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**Topline**



***Kaiser Family Foundation***

***2015 Survey of Health Insurance Marketplace Assister  
Programs and Brokers***

**August 2015**

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## METHODOLOGY

The Kaiser Family Foundation 2015 Survey of Health Insurance Marketplace Assister Programs and Brokers was designed and analyzed by KFF researchers and administered by Davis Research. This nationwide survey was conducted through an online questionnaire from March 31, 2015 through May 3, 2015.

### Assister Programs

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

To analyze results, we assigned Assister Programs to one of four types based on their primary source of funding. The first type, Navigators, were those identified by Marketplace officials contracted with and received grant funding directly from the Marketplace. Of note, last year we distinguished between Marketplace-funded Programs that were supported with Section 1311 grant funds – called In Person Assisters (IPAs) – and those that received other Marketplace funding – Navigators. Because Section 1311 grant funds were discontinued, this year we categorized as Navigators all Assister Programs that received direct grant funding from a Marketplace. The second type, FEAP, were those identified by CMS as contractors that operate in certain FFM states and that otherwise act as Navigators. We tracked FEAP responses separately in the survey, but for most data analysis presented in this report we combined responses of FEAPs and Navigators. The third type, FQHCs, were those that received grant funding from HRSA to provide enrollment assistance. We identified FQHCs using the contact list provided by HRSA. A small percentage of FQHC Programs receive both HRSA grants and Marketplace Navigator grant funding; these were categorized as Navigators for our analysis. All other Assister Programs certified to provide assistance in Marketplaces were designated as CACs.

A total of 4,680 Programs were invited to participate in the study, and 713 Programs responded and were included (for a response rate of 15%). Because response rates varied by Program type, data were weighted to reflect the distribution in the initial sample by Program type and Marketplace type (FFM, FPM, or SBM). Weighted and unweighted proportions of the final sample by Program type are shown in the table below.

	Unweighted % of total	Weighted % of total
FFM CAC	23%	34%
FFM FQHC	15%	14%
FFM Navigator/FEAP	7%	2%
FPM CAC	3%	4%
FPM FQHC	2%	2%
FPM Navigator/FEAP	3%	2%
SBM CAC	18%	22%
SBM FQHC	11%	8%
SBM Navigator/IPA	18%	11%

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

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

**Brokers**

To recruit brokers in the Federally-Facilitated Marketplace (FFM) states, we obtained contact information from a comprehensive file of brokers in the FFM states, made publicly available through HealthCare.gov. To obtain broker contact information from the SBM and FPM states, we asked Marketplaces to provide contact information, and when that was not provided, compiled contact information that was publicly available on Marketplace websites. As we estimate that there are tens of thousands of brokers selling non-group Marketplace policies nationwide, we drew a sample of 9,700 brokers based on their distribution by Marketplace type (FFM, FPM, or SBM). Our general sampling rule was to randomly select 10% of all contacts in each state; we oversampled in ten states where we had fewer than 500 contacts to begin with. Because we did not have a complete sample of Marketplace brokers in all states, we were not able to compute national estimates of the numbers of consumers helped by brokers. Out of the 9,700 brokers who were invited to participate in the study, 662 responded and were included (for a response rate of 7%).

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

Assister Programs	N (unweighted)	M.O.S.E.
Total	713	±4 percentage points
CAC	311	±6 percentage points
FQHC	202	±7 percentage points
Navigator and FEAP	200	±7 percentage points

Brokers	N (unweighted)	M.O.S.E.
Total	662	±4 percentage points

Q. Type of Respondent .....

.....  
.....  
.....  
.....

Total .....  
Assister Program .....  
Broker.....

**Assister  
Programs**

**Brokers**

713            662  
100%           0%  
0%             100%

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

	<u>Assister Programs</u>	<u>Brokers</u>
Total .....	713	662
California .....	21%	13%
New York .....	5%	1%
Michigan .....	5%	4%
Illinois .....	5%	5%
Texas .....	4%	8%
Wisconsin .....	4%	2%
Ohio .....	3%	3%
Minnesota .....	3%	2%
Florida .....	3%	9%
Pennsylvania .....	3%	5%
North Carolina .....	2%	4%
Missouri .....	2%	2%
Indiana .....	2%	4%
Maine .....	2%	1%
Iowa .....	2%	1%
Colorado .....	2%	1%
New Jersey .....	2%	1%
South Carolina .....	2%	2%
Tennessee .....	2%	2%
New Hampshire .....	1%	1%
Wyoming .....	1%	1%
Montana .....	1%	0%
Arkansas .....	1%	0%
Kansas .....	1%	1%
Kentucky .....	1%	1%
Oregon .....	1%	2%
Washington .....	1%	1%
Louisiana .....	1%	2%
Georgia .....	1%	4%
Maryland .....	1%	2%
Arizona .....	1%	1%
Alaska .....	1%	1%
Hawaii .....	1%	0%
Virginia .....	1%	2%
Utah .....	1%	2%
Massachusetts .....	1%	1%
Mississippi .....	1%	1%
Connecticut .....	1%	2%
Nebraska .....	1%	1%
Alabama .....	1%	0%
South Dakota .....	1%	1%
Oklahoma .....	1%	1%
Idaho .....	0%	0%
New Mexico .....	0%	1%
District of Columbia .....	0%	0%
West Virginia .....	0%	0%
Rhode Island .....	0%	0%
Vermont .....	0%	0%
Delaware .....	0%	0%
Nevada .....	0%	1%
North Dakota .....	0%	0%

**Q.2** Is the geographic service area served by your Assister Program/you serve state-wide, or is it focused on a geographic area within a state?

	<u>Assister Programs</u>	<u>Brokers</u>
Total .....	713	662
Statewide .....	14%	46%
Focused on a specific geographic area within the state .....	80%	50%
Other .....	6%	4%

**Q.3** Prior to the first ACA Open Enrollment period (October 2013-April 2014), what type of private health insurance did you sell?

	<u>Brokers</u>
Brokers.....	662
Individual.....	33%
Small group.....	3%
Both individual and small group.....	53%
Neither individual nor small group .....	11%

**Q.4** During the Open Enrollment period that just ended (November 2014-February 2015), what type of private health insurance did you sell?

	<u>Brokers</u>
Brokers.....	662
Individual only .....	57%
Small group only .....	0%
Both individual and small group.....	43%

**Q.5** During the Open Enrollment period that just ended (November 2014-February 2015), did you sell individual health insurance policies offered in the Marketplace, outside of the Marketplace, or both?

	<u>Brokers</u>
Brokers.....	662
I only sold individual health insurance policies offered in the Marketplace .....	16%
I only sold individual health insurance policies offered outside of the Marketplace .....	5%
I sold both individual health insurance policies offered in the Marketplace and policies offered outside of the Marketplace .....	79%

**Q.6** Did your Assister Program provide/were you registered with the Marketplace to provide assistance to Marketplace consumers during the first Open Enrollment period (October 2013-March 2014)?

	<u>Assister Programs</u>	<u>Brokers</u>
Total .....	713	662
Yes .....	91%	86%
No.....	9%	14%

**Q.7** Did your Assister Program/did you provide help to consumers between the first and second Open Enrollment period (that is, between April and October 2014)?

	<u>Assister Programs</u>	<u>Brokers</u>
Total Returning .....	645	570
Yes .....	95%	94%
No.....	5%	6%

**Q.8** What activities did your Assister Program/did you engage in during the most recent Open Enrollment period that just ended in February 2015?

	<u>Assister Programs</u>	<u>Brokers</u>
Total .....	713	662
Assist individuals with eligibility, application for Medicaid/Children's Health Insurance Program .....	90%	49%
Assist individuals in comparing and selecting private health plan (QHP) options .....	84%	90%
Assist individuals apply for premium tax credits and cost sharing subsidies .....	81%	85%
Outreach and public education to individuals and families...	80%	33%
Assist individuals with post-enrollment questions and problems (e.g., denied claims).....	79%	70%
Assist individuals with other ACA tax-related questions.....	62%	62%
Assist individuals with application for exemptions from the individual responsibility requirement.....	61%	33%
Assist individuals with appeals of eligibility determinations ..	58%	39%
Help other Assister Program staff resolve questions or problems for their clients.....	58%	17%
Outreach and public education to small businesses.....	27%	19%
Assist employees of small businesses with enrolling in health coverage ("employee choice") .....	16%	32%
Assist small businesses in determining eligibility for premium tax credits.....	10%	23%
Assist small businesses in comparing and selecting from QHP options.....	9%	34%
Other .....	8%	6%

**Q.9\_1ST** Of these activities, please rank the top three activities your Assister Program spent/you spent the most time on during the open enrollment period that just ended - Ranked FIRST

	<u>Assister Programs</u>	<u>Brokers</u>
Total .....	713	662
Assist individuals with eligibility, application for Medicaid/Children's Health Insurance Program .....	43%	3%
Assist individuals apply for premium tax credits and cost sharing subsidies .....	20%	42%
Outreach and public education to individuals and families...	17%	4%
Assist individuals in comparing and selecting private health plan (QHP) options .....	13%	37%
Assist individuals with post-enrollment questions and problems (e.g., denied claims).....	3%	4%
Assist individuals with other ACA tax-related questions .....	1%	1%
Help other Assister Program staff resolve questions or problems for their clients.....	1%	0%
Outreach and public education to small businesses.....	1%	1%
Assist individuals with appeals of eligibility determinations ..	0%	1%
Assist individuals with application for exemptions from the individual responsibility requirement .....	0%	1%
Assist small businesses in comparing and selecting from QHP options.....	0%	3%
Assist small businesses in determining eligibility for premium tax credits.....	0%	0%
Assist employees of small businesses with enrolling in health coverage ("employee choice") .....	0%	2%
Other .....	0%	1%



**Q.9\_1ST\_2ND** - Of these activities, please rank the top three activities your Assister Program spent/you spent the most time on during the open enrollment period that just ended - Ranked FIRST or SECOND

	<u>Assister Programs</u>	<u>Brokers</u>
Total .....	713	662
Assist individuals with eligibility, application for Medicaid/Children's Health Insurance Program .....	60%	8%
Assist individuals apply for premium tax credits and cost sharing subsidies .....	45%	66%
Assist individuals in comparing and selecting private health plan (QHP) options .....	38%	69%
Outreach and public education to individuals and families...	31%	6%
Assist individuals with post-enrollment questions and problems (e.g., denied claims) .....	9%	15%
Assist individuals with appeals of eligibility determinations ..	4%	2%
Assist individuals with other ACA tax-related questions .....	3%	7%
Help other Assister Program staff resolve questions or problems for their clients .....	3%	1%
Assist individuals with application for exemptions from the individual responsibility requirement .....	2%	3%
Outreach and public education to small businesses.....	2%	3%
Assist small businesses in determining eligibility for premium tax credits.....	0%	1%
Assist employees of small businesses with enrolling in health coverage ("employee choice") .....	0%	4%
Assist small businesses in comparing and selecting from QHP options.....	0%	8%
Other .....	0%	1%

**Q.9\_1ST\_3RD** - Of these activities, please rank the top three activities your Assister Program spent/you spent the most time on during the open enrollment period that just ended - Ranked FIRST or SECOND or THIRD

	<u>Assister Programs</u>	<u>Brokers</u>
Total .....	713	662
Assist individuals with eligibility, application for Medicaid/Children's Health Insurance Program .....	70%	18%
Assist individuals apply for premium tax credits and cost sharing subsidies .....	57%	74%
Assist individuals in comparing and selecting private health plan (QHP) options .....	57%	79%
Outreach and public education to individuals and families...	49%	11%
Assist individuals with post-enrollment questions and problems (e.g., denied claims).....	23%	36%
Assist individuals with other ACA tax-related questions .....	9%	20%
Assist individuals with application for exemptions from the individual responsibility requirement .....	8%	6%
Assist individuals with appeals of eligibility determinations ..	8%	7%
Help other Assister Program staff resolve questions or problems for their clients .....	7%	3%
Outreach and public education to small businesses.....	3%	3%
Assist small businesses in determining eligibility for premium tax credits.....	0%	3%
Assist employees of small businesses with enrolling in health coverage ("employee choice") .....	0%	9%
Assist small businesses in comparing and selecting from QHP options.....	0%	14%
Other .....	0%	1%

**Q.10\_A** During the Open Enrollment period that just ended (that is between November 2014 and February 2015), approximately how many individuals did your Assister Program help with eligibility and enrollment?

	<u>Assister Programs</u>
Assister Programs.....	713
Up to 100 .....	26%
101 - 500 .....	26%
501 - 1,000 .....	11%
<b>Over 1,000 (Net).....</b>	<b>20%</b>
1,001 - 2,500.....	12%
2,501 - 5,000.....	4%
More than 5,000.....	5%
Don't Know .....	17%

**Q.10A\_A** Can you estimate a range of the number of individuals your Assister Program helped during the Open Enrollment period that just ended?

	<b><u>Assister Programs</u></b>
Assister Programs/DK to Q10_A .....	124
Up to 100 .....	36%
101 to 500 .....	28%
501 to 1,000 .....	11%
<b>Over 1,000 (Net)</b> .....	<b>16%</b>
1,001 to 2,500.....	8%
2,501 to 5,000.....	6%
More than 5,000.....	1%
Don't Know.....	8%

**Q.10\_A/10A\_A** During the Open Enrollment period that just ended (that is between November 2014 and February 2015), approximately how many individuals did your Assister Program help with eligibility and enrollment?

	<b><u>Assister Programs</u></b>
Assister Programs.....	713
Up to 100 .....	32%
101 - 500 .....	31%
501 - 1,000.....	13%
<b>Over 1,000 (Net)</b> .....	<b>23%</b>
1,001 - 2,500.....	13%
2,501 - 5,000.....	5%
More than 5,000.....	5%
Don't Know.....	1%

**Q.10\_B** During the Open Enrollment period that just ended (that is between November 2014 and February 2015), approximately how many individuals did you help with eligibility and enrollment through the Marketplace (excluding small business clients)?

	<b><u>Brokers</u></b>
Brokers Who Sold Individual Health Insurance Policies.....	629
Up to 10 .....	16%
11-50 .....	33%
51-100.....	17%
<b>Over 100 (Net)</b> .....	<b>19%</b>
101-200.....	11%
201-300.....	3%
More than 300.....	5%
Don't Know.....	15%

**Q.10A\_B** Can you estimate a range of the number of individuals you helped through the MARKETPLACE during the Open Enrollment period that just ended?

	<b>Brokers</b>
Brokers/DK to Q10_B .....	95
Up to 10 .....	12%
11-50 .....	61%
51-100 .....	12%
<b>Over 100 (Net)</b> .....	<b>12%</b>
101-200.....	7%
201-300.....	1%
More than 300.....	3%
Don't Know .....	4%

**Q.10\_B/10A\_B** During the Open Enrollment period that just ended (that is between November 2014 and February 2015), approximately how many individuals did you help with eligibility and enrollment through the Marketplace (excluding small business clients)?

	<b>Brokers</b>
Brokers Who Sold Individual Health Insurance Policies .....	629
Up to 10 .....	18%
11-50 .....	42%
51-100 .....	19%
<b>Over 100 (Net)</b> .....	<b>21%</b>
101-200.....	12%
201-300.....	3%
More than 300.....	5%
Don't Know .....	1%

**Q.11** How many individuals did you help to enroll in non-group policies outside of the Marketplace during the Open Enrollment period that just ended?

	<b>Brokers</b>
Brokers Who Sold Individual Private Health Insurance Outside the Marketplace .....	557
Up to 10 .....	36%
11-50 .....	32%
51-100 .....	10%
<b>Over 100 (Net)</b> .....	<b>6%</b>
101-200.....	3%
201-300.....	1%
More than 300.....	1%
Don't Know .....	16%

**Q.11A** Can you provide a range of the number of individuals you helped to enroll in non-group policies outside of the Marketplace during the Open Enrollment period that just ended?

	<u>Brokers</u>
Brokers/DK to Q11 .....	89
Up to 10 .....	28%
11-50 .....	51%
51-100 .....	12%
<b>Over 100 (Net)</b> .....	<b>6%</b>
101-200.....	3%
201-300.....	0%
More than 300.....	2%
Don't Know .....	3%

**Q.11/11A** How many individuals did you help to enroll in non-group policies outside of the Marketplace during the Open Enrollment period that just ended?

	<u>Brokers</u>
Brokers Who Sold Individual Private Health Insurance Outside the Marketplace .....	557
Up to 10 .....	40%
11-50 .....	40%
51-100 .....	12%
<b>Over 100 (Net)</b> .....	<b>7%</b>
101-200.....	4%
201-300.....	1%
More than 300.....	2%
Don't Know .....	1%

**Q.12A** Comparing enrollment of individuals in health insurance today and prior to 2014, please indicate whether each of the following aspects of your work has increased, decreased, or stayed the same: Time involved in selling a non-group policy

	<u>Brokers</u>
Brokers Who Sold Individual Private Health Insurance .....	569
Increased relative to pre-2014 .....	66%
Decreased relative to pre-2014 .....	18%
Stayed about the same relative to pre-2014 .....	17%

**Q.12B** Comparing enrollment of individuals in health insurance today and prior to 2014, please indicate whether each of the following aspects of your work has increased, decreased, or stayed the same:

Revenue you received per non-group policy

	<u>Brokers</u>
Brokers Who Sold Individual Private Health Insurance .....	569
Increased relative to pre-2014 .....	20%
Decreased relative to pre-2014 .....	57%
Stayed about the same relative to pre-2014 .....	23%

**Q.12C** Comparing enrollment of individuals in health insurance today and prior to 2014, please indicate whether each of the following aspects of your work has increased, decreased, or stayed the same: Total number of non-group policies you sold

	<u>Brokers</u>
Brokers Who Sold Individual Private Health Insurance .....	569
Increased relative to pre-2014 .....	60%
Decreased relative to pre-2014 .....	17%
Stayed about the same relative to pre-2014 .....	24%

**Q.12D** Comparing enrollment of individuals in health insurance today and prior to 2014, please indicate whether each of the following aspects of your work has increased, decreased, or stayed the same: Your overall revenue from non-group policies

	<u>Brokers</u>
Brokers Who Sold Individual Private Health Insurance .....	569
Increased relative to pre-2014 .....	40%
Decreased relative to pre-2014 .....	40%
Stayed about the same relative to pre-2014 .....	20%

**Q.13** Of the people your Assister Program helped/you helped with eligibility and enrollment in the Marketplace, roughly how many were applying through the Marketplace for the first time vs. returning to renew or change coverage?

	<u>Assister Programs</u>	<u>Brokers</u>
Total Asked .....	713	629
Few or none were new to the Marketplace, almost all clients were renewing or changing coverage.....	3%	6%
Some, but less than half, were new to the Marketplace, most were renewing or changing coverage.....	18%	21%
About half were new to the Marketplace and half were renewing or changing coverage.....	22%	23%
Most were new to the Marketplace, some, but less than half, were renewing or changing coverage.....	32%	27%
All or nearly all were new to the Marketplace, few or none were renewing or changing coverage.....	21%	22%
Don't Know.....	4%	2%

**Q.14\_A** During the first Open Enrollment period (that is, between October 2013 and March 2014), approximately how many individuals did your Assister Program help with eligibility and enrollment in the Marketplace?

	<u>Assister Programs</u>
Returning Assister Programs .....	645
Up to 100 .....	21%
101 - 500 .....	23%
501 - 1,000 .....	10%
<b>Over 1,000 (Net).....</b>	<b>19%</b>
1,001 - 2,500.....	8%
2,501 - 5,000.....	5%
More than 5,000.....	6%
Don't Know.....	27%

**Q.14A\_A** Can you provide a range of the number of individuals your Assister Program helped during the first Open Enrollment period (October 2013-March 2014)?

	<u>Assister Programs</u>
Returning Assister Programs/DK to Q14_A.....	172
Up to 100 .....	24%
101 to 500 .....	27%
501 to 1,000 .....	15%
<b>Over 1,000 (Net).....</b>	<b>19%</b>
1,001 to 2,500.....	7%
2,501 to 5,000.....	9%
More than 5,000.....	3%
Don't Know.....	15%

**Q.14\_A/14A\_A** During the first Open Enrollment period (that is, between October 2013 and March 2014), approximately how many individuals did your assister Program help with eligibility and enrollment in the Marketplace?

	<u>Assister Programs</u>
Returning Assister Programs .....	645
Up to 100 .....	27%
101 - 500 .....	31%
501 - 1,000 .....	14%
<b>Over 1,000 (Net)</b> .....	<b>24%</b>
1,001 - 2,500 .....	10%
2,501 - 5,000 .....	7%
More than 5,000 .....	7%
Don't Know .....	4%

**Q.14\_B** During the first Open Enrollment period (that is, between October 2013 and March 2014), approximately how many individuals did you help with eligibility and enrollment in the Marketplace?

	<u>Brokers</u>
Returning Brokers Who Sold Individual Health Insurance Policies	540
Up to 10 .....	17%
11-50 .....	30%
51-100 .....	17%
<b>Over 100 (Net)</b> .....	<b>18%</b>
101-200 .....	10%
201-300 .....	3%
More than 300 .....	4%
Don't Know .....	18%

**Q.14A\_B** Can you provide a range of the number of individuals you helped during the first Open Enrollment period (October 2013-March 2014)?

	<u>Brokers</u>
Returning Brokers Who Sold Individual Health Insurance Policies/DK to Q14_B .....	97
Up to 10 .....	19%
11-50 .....	39%
51-100 .....	19%
<b>Over 100 (Net)</b> .....	<b>12%</b>
101-200 .....	6%
201-300 .....	4%
More than 300 .....	2%
Don't Know .....	11%



**Q.14\_B/14A\_B** During the first Open Enrollment period (that is, between October 2013 and March 2014), approximately how many individuals did you help with eligibility and enrollment in the Marketplace?

	<u>Brokers</u>
Returning Brokers Who Sold Individual Health Insurance Policies	540
Up to 10 .....	21%
11-50 .....	37%
51-100 .....	20%
<b>Over 100 (Net)</b> .....	<b>20%</b>
101-200.....	11%
201-300.....	4%
More than 300.....	5%
Don't Know .....	2%

**Q.14\_1** During the first Open Enrollment period (that is, between October 2013 and March 2014), approximately how many individuals did you help with enrollment in non-group health plans outside of the Marketplace?

	<u>Brokers</u>
Returning Brokers Who Sold Individual Private Health Insurance Outside the Marketplace (Those Asked) .....	484
Up to 10 .....	30%
11-50 .....	33%
51-100 .....	8%
<b>Over 100 (Net)</b> .....	<b>6%</b>
101-200.....	4%
201-300.....	1%
More than 300.....	1%
Don't Know .....	22%

**Q.14\_1A** Can you provide a range of the number of individuals you helped with enrollment outside of the Marketplace during the first Open Enrollment period (October 2013-March 2014)?

	<u>Brokers</u>
Returning Brokers Who Sold Individual Private Health Insurance Outside the Marketplace (Those Asked)/DK to Q14_1 .....	105
Up to 10 .....	29%
11-50 .....	39%
51-100 .....	18%
<b>Over 100 (Net)</b> .....	<b>3%</b>
101-200.....	2%
201-300.....	1%
More than 300.....	0%
Don't Know .....	11%

**Q.14\_1/14\_1A** During the first Open Enrollment period (that is, between October 2013 and March 2014), approximately how many individuals did you help with enrollment in non-group health plans outside of the Marketplace?

	<u>Brokers</u>
Returning Brokers Who Sold Individual Private Health Insurance Outside the Marketplace (Those Asked) .....	484
Up to 10 .....	37%
11-50 .....	42%
51-100 .....	12%
<b>Over 100 (Net)</b> .....	<b>7%</b>
101-200.....	4%
201-300.....	2%
More than 300.....	1%
Don't Know .....	2%

**Q.15** Approximately how many of the consumers that you helped during this year's Open Enrollment were returning clients that your Program/you helped last year vs. new clients your Program/you helped for the first time?

	<u>Assister Programs</u>	<u>Brokers</u>
Returning Brokers .....	645	570
Almost all clients were new, few were returning from last year .....	24%	16%
Most clients were new, some returned from last year .....	42%	33%
Most clients were returning, some new clients this year.....	27%	41%
Almost all clients were returning, few new clients this year ..	2%	6%
Don't Know .....	5%	3%

**Q.16** In general, thinking about the entire Open Enrollment period that just ended (that is, between November 2014 and February 2015), how would you describe the consumer demand for assistance in applying for coverage relative to the capacity of your Assister Program/your capacity to provide it?

	<u>Assister Programs</u>	<u>Brokers</u>
Total .....	713	662
<b>Top 2 Box (Net)</b> .....	<b>81%</b>	<b>72%</b>
We/I had capacity to help everyone who asked for it and could have helped more .....	46%	50%
Our/My capacity to help was about equal to the demand for help.....	35%	22%
We/I had capacity to help most people who asked for it, but had to turn some away .....	14%	19%
Demand for help far outpaced our/my capacity to provide it .....	5%	9%
<b>Bottom 2 Box (Net)</b> .....	<b>19%</b>	<b>28%</b>

**Q.17** With respect to the first two weeks of February 2015, how would you describe the consumer demand for assistance in applying for coverage relative to the capacity of your Assister Program/your capacity to provide it?

	<u>Assister Programs</u>	<u>Brokers</u>
Total .....	713	662
<b>Top 2 Box (Net)</b> .....	78%	79%
We/I had capacity to help everyone who asked for it and could have helped more .....	41%	54%
Our/My capacity to help was about equal to the demand for help.....	37%	25%
We/I had capacity to help most people who asked for it, but had to turn some away .....	15%	14%
Demand for help far outpaced our/my capacity to provide it .....	7%	7%
<b>Bottom 2 Box (Net)</b> .....	22%	21%

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

	<u>Assister Programs</u>	<u>Brokers</u>
Total Asked .....	713	629
Few or none .....	2%	13%
Some, but less than half .....	13%	36%
Most .....	47%	35%
All or nearly all .....	36%	15%
Don't Know .....	3%	1%

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

	<u>Assister Programs</u>	<u>Brokers</u>
Total Asked .....	713	629
Few or none .....	19%	45%
Some, but less than half .....	29%	45%
Most .....	37%	6%
All or nearly all .....	13%	2%
Don't Know .....	3%	2%

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

	<u>Assister Programs</u>	<u>Brokers</u>
Total Asked .....	713	629
Few or none .....	44%	54%
Some, but less than half .....	36%	35%
Most .....	11%	6%
All or nearly all .....	4%	2%
Don't Know .....	6%	3%

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

	<u>Assister Programs</u>	<u>Brokers</u>
Total Asked .....	713	629
Few or none .....	65%	35%
Some, but less than half .....	26%	45%
Most .....	5%	15%
All or nearly all .....	1%	3%
Don't Know .....	3%	2%

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

	<u>Assister Programs</u>	<u>Brokers</u>
Total Asked .....	713	629
Few or none .....	11%	4%
Some, but less than half .....	35%	26%
Most .....	40%	52%
All or nearly all .....	11%	17%
Don't Know .....	4%	1%

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

	<u>Assister Programs</u>	<u>Brokers</u>
Total Asked .....	713	629
Few or none .....	5%	7%
Some, but less than half .....	14%	7%
Most .....	43%	26%
All or nearly all .....	28%	56%
Not Applicable .....	2%	0%
Don't Know .....	7%	4%

**Q.21** When your Assister Program/you provided in-person eligibility and enrollment assistance for clients who were applying through the Marketplace for the first time, what was the average amount of time spent assisting the client?

	<u>Assister Programs</u>	<u>Brokers</u>
Total Asked .....	713	629
Less than one hour .....	18%	18%
One hour up to two hours .....	66%	57%
Two hours up to three hours .....	12%	19%
Three hours up to four hours .....	2%	3%
Four hours or longer .....	1%	3%
Mean .....	1.5	1.7
Median .....	1.5	1.6

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

	<u>Assister Programs</u>	<u>Brokers</u>
Total Asked .....	713	629
Less than one hour .....	48%	51%
One hour up to two hours .....	46%	40%
Two hours up to three hours .....	5%	7%
Three hours up to four hours .....	1%	1%
Four hours or longer .....	0%	1%
Mean .....	1.1	1.1
Median .....	1.0	1.0

**Q.23** Thinking about all the clients who sought help from your Assister Program/from you, roughly how many sought assistance for the following reasons:  
Top 2 Box Summary ("All or Nearly All" and "Most")

	<u>Assister Programs</u>	<u>Brokers</u>
Total .....	713	662
They lacked internet service .....	35%	10%
They experienced technical difficulties with online application .....	38%	43%
They had limited understanding of ACA requirements and benefits .....	77%	84%
They needed translation services .....	18%	6%
They needed help because of a disability.....	5%	1%
They needed help verifying immigration or citizenship status .....	14%	5%
They needed help proving identity in ways unrelated to citizenship .....	11%	5%
They had questions related to their eligibility for Medicaid or CHIP .....	44%	13%
They had questions related to their eligibility for other employer-sponsored coverage, including COBRA .....	8%	11%
They had questions about how to report their income or whom to include in their household .....	51%	56%
They had questions about tax related issues .....	29%	39%
They needed help understanding health insurance or evaluating plan choices.....	82%	92%
They needed help applying for an exemption from the individual responsibility requirement.....	11%	9%
They lacked confidence to apply on their own.....	79%	77%
They needed help renewing coverage and/or application for financial assistance .....	42%	48%

**Q.23\_A** Thinking about all the clients who sought help from your Assister Program/from you, roughly how many sought assistance for the following reason: They lacked internet service

	<u>Assister Programs</u>	<u>Brokers</u>
Total .....	713	662
<b>All/Most (Net)</b> .....	35%	10%
All or nearly all .....	11%	2%
Most.....	24%	7%
Some, but less than half .....	39%	33%
Few or none .....	22%	54%
Don't Know .....	4%	3%

**Q.23\_B** Thinking about all the clients who sought help from your Assister Program/from you, roughly how many sought assistance for the following reason: They experienced technical difficulties with online application

	<u>Assister Programs</u>	<u>Brokers</u>
Total .....	713	662
<b>All/Most (Net)</b> .....	38%	43%
All or nearly all .....	13%	18%
Most.....	25%	26%
Some, but less than half .....	39%	37%
Few or none .....	21%	17%
Don't Know .....	3%	3%

**Q.23\_C** Thinking about all the clients who sought help from your Assister Program/from you, roughly how many sought assistance for the following reason: They had limited understanding of ACA requirements and benefits

	<u>Assister Programs</u>	<u>Brokers</u>
Total .....	713	662
<b>All/Most (Net)</b> .....	76%	83%
All or nearly all .....	33%	38%
Most .....	43%	45%
Some, but less than half .....	18%	12%
Few or none .....	6%	4%
Don't Know .....	1%	1%

**Q.23\_D** Thinking about all the clients who sought help from your Assister Program/from you, roughly how many sought assistance for the following reason: They needed translation services

	<u>Assister Programs</u>	<u>Brokers</u>
Total .....	713	662
<b>All/Most (Net)</b> .....	18%	6%
All or nearly all .....	8%	3%
Most .....	11%	3%
Some, but less than half .....	27%	11%
Few or none .....	53%	82%
Don't Know .....	1%	2%

**Q.23\_E** Thinking about all the clients who sought help from your Assister Program/from you, roughly how many sought assistance for the following reason: They needed help because of a disability

	<u>Assister Programs</u>	<u>Brokers</u>
Total .....	713	662
<b>All/Most (Net)</b> .....	5%	1%
All or nearly all .....	1%	0%
Most .....	4%	1%
Some, but less than half .....	24%	9%
Few or none .....	67%	86%
Don't Know .....	5%	4%

**Q.23\_F** Thinking about all the clients who sought help from your Assister Program/from you, roughly how many sought assistance for the following reason: They needed help verifying immigration or citizenship status

	<u>Assister Programs</u>	<u>Brokers</u>
Total .....	713	662
<b>All/Most (Net)</b> .....	14%	5%
All or nearly all .....	4%	1%
Most .....	10%	4%
Some, but less than half .....	32%	25%
Few or none .....	52%	67%
Don't Know .....	2%	2%

**Q.23\_G** Thinking about all the clients who sought help from your Assister Program/from you, roughly how many sought assistance for the following reason: They needed help proving identity in ways unrelated to citizenship

	<u>Assister Programs</u>	<u>Brokers</u>
Total .....	713	662
<b>All/Most (Net)</b> .....	11%	5%
All or nearly all .....	3%	1%
Most .....	8%	4%
Some, but less than half .....	31%	19%
Few or none .....	56%	73%
Don't Know .....	3%	3%

**Q.23\_H** Thinking about all the clients who sought help from your Assister Program/from you, roughly how many sought assistance for the following reason: They had questions related to their eligibility for Medicaid or CHIP

	<u>Assister Programs</u>	<u>Brokers</u>
Total .....	713	662
<b>All/Most (Net)</b> .....	44%	13%
All or nearly all .....	14%	4%
Most .....	30%	9%
Some, but less than half .....	39%	37%
Few or none .....	17%	49%
Don't Know .....	1%	1%



**Q.23\_I** Thinking about all the clients who sought help from your Assister Program/from you, roughly how many sought assistance for the following reason: They had questions related to their eligibility for other employer-sponsored coverage, including COBRA

	<u>Assister Programs</u>	<u>Brokers</u>
Total .....	713	662
<b>All/Most (Net)</b> .....	8%	11%
All or nearly all .....	2%	3%
Most .....	5%	8%
Some, but less than half .....	31%	36%
Few or none .....	58%	51%
Don't Know .....	3%	2%

**Q.23\_J** Thinking about all the clients who sought help from your Assister Program/from you, roughly how many sought assistance for the following reason: They had questions about how to report their income or whom to include in their household

	<u>Assister Programs</u>	<u>Brokers</u>
Total .....	713	662
<b>All/Most (Net)</b> .....	51%	56%
All or nearly all .....	17%	21%
Most .....	34%	35%
Some, but less than half .....	35%	28%
Few or none .....	13%	15%
Don't Know .....	1%	1%

**Q.23\_K** Thinking about all the clients who sought help from your Assister Program/from you, roughly how many sought assistance for the following reason: They had questions about tax related issues

	<u>Assister Programs</u>	<u>Brokers</u>
Total .....	713	662
<b>All/Most (Net)</b> .....	29%	39%
All or nearly all .....	7%	12%
Most .....	22%	27%
Some, but less than half .....	40%	35%
Few or none .....	29%	25%
Don't Know .....	2%	1%

**Q.23\_L** Thinking about all the clients who sought help from your Assister Program/from you, roughly how many sought assistance for the following reason: They needed help understanding health insurance or evaluating plan choices

	<u>Assister Programs</u>	<u>Brokers</u>
Total .....	713	662
<b>All/Most (Net)</b> .....	82%	92%
All or nearly all .....	36%	52%
Most .....	45%	40%
Some, but less than half .....	15%	6%
Few or none .....	3%	2%
Don't Know .....	1%	0%

**Q.23\_M** Thinking about all the clients who sought help from your Assister Program/from you, roughly how many sought assistance for the following reason: They needed help applying for an exemption from the individual responsibility requirement

	<u>Assister Programs</u>	<u>Brokers</u>
Total .....	713	662
<b>All/Most (Net)</b> .....	11%	9%
All or nearly all .....	3%	2%
Most .....	8%	7%
Some, but less than half .....	26%	13%
Few or none .....	59%	74%
Don't Know .....	5%	3%

**Q.23\_N** Thinking about all the clients who sought help from your Assister Program/from you, roughly how many sought assistance for the following reason: They lacked confidence to apply on their own

	<u>Assister Programs</u>	<u>Brokers</u>
Total .....	713	662
<b>All/Most (Net)</b> .....	79%	77%
All or nearly all .....	38%	34%
Most .....	42%	43%
Some, but less than half .....	16%	14%
Few or none .....	3%	6%
Don't Know .....	2%	2%

**Q.23\_O** Thinking about all the clients who sought help from your Assister Program/from you, roughly how many sought assistance for the following reason: They needed help renewing coverage and/or application for financial assistance

	<u>Assister Programs</u>	<u>Brokers</u>
Total .....	713	662
<b>All/Most (Net)</b> .....	42%	48%
All or nearly all .....	12%	14%
Most .....	31%	35%
Some, but less than half .....	42%	34%
Few or none .....	15%	16%
Don't Know .....	1%	2%

**Q.24** Did your Assister Program serve/did you serve any Latino clients during this Open Enrollment period?

	<u>Assister Programs</u>	<u>Brokers</u>
Total .....	713	662
Yes .....	77%	49%
No.....	23%	51%

**Q.25** What challenges, if any, did your Assister Program/did you experience in conducting outreach or providing enrollment assistance to Latino individuals?

	<u>Assister Programs</u>	<u>Brokers</u>
Served Latino Clients (Those Asked) .....	539	314
Experienced challenges .....	89%	77%
Language barriers/difficulty with translation .....	39%	44%
Need closer ties to community .....	21%	9%
Building rapport/trust .....	21%	13%
Affordability of coverage .....	51%	40%
Challenges related to citizenship or immigration status .....	56%	39%
Need better Spanish language information on Marketplace web site.....	25%	12%
Need other consumer education materials in Spanish .....	23%	12%
Overcoming misinformation .....	50%	31%
Need Marketplace to conduct more targeted media outreach.....	23%	9%
Other .....	8%	7%
Experienced no challenges.....	11%	23%

**Q.26** When clients of your Assister Program/your clients received a Marketplace determination that they were (or likely were) eligible for Medicaid or CHIP, in general, what steps did you take next to assist them?

	<u>Assister Programs</u>	<u>Brokers</u>
Total Asked .....	713	629
Our/My state's Marketplace eligibility system is integrated with Medicaid and CHIP, so clients were automatically enrolled into these programs .....	52%	44%
We/I helped clients complete a separate online or paper application for Medicaid or CHIP .....	34%	7%
We/I referred these clients to another Assister to help with their Medicaid/CHIP application .....	5%	5%
We/I referred clients to the Medicaid or CHIP agency to apply on .....	10%	44%

**Q.27** When your Assister Program/you helped clients complete a separate online or paper application for Medicaid or CHIP, how many follow up appointments were required on average?

	<u>Assister Programs</u>	<u>Brokers</u>
Total Asked .....	243	45
None, the Medicaid or CHIP application was completed during the same appointment .....	55%	31%
1 .....	27%	44%
2 or more .....	18%	24%

**Q.28** Among the clients of your Assister Program/your clients who considered or purchased private health plans, about how many needed help understanding basic insurance terms and concepts, such as "deductible" or "in-network service"?

	<u>Assister Programs</u>	<u>Brokers</u>
Total .....	713	662
<b>All/Most (Net)</b> .....	74%	69%
All or nearly all .....	30%	26%
Most .....	44%	43%
Some, but less than half .....	18%	24%
Few or none .....	5%	7%
Don't Know .....	3%	1%

**Q.29** Among the clients of your Assister Program/your clients who considered or purchased QHPs and who were new to the Marketplace, how often was the following factor an important consideration for the client: Top 2 Box Summary ("Almost Always" and "Often")

	<u>Assister Programs</u>	<u>Brokers</u>
Total Asked .....	713	629
Monthly premium .....	96%	97%
Annual deductible .....	87%	88%
Annual out-of-pocket limit on all cost sharing .....	73%	79%
Provider network included their doctor, hospital or clinic.....	70%	84%
Specific covered benefits, including covered prescription medications .....	67%	77%
Brand familiarity or loyalty .....	24%	34%

**Q.29\_A** Among the clients of your Assister Program/your clients who considered or purchased QHPs and who were new to the Marketplace, how often was the following factor an important consideration for the client: Monthly premium

	<u>Assister Programs</u>	<u>Brokers</u>
Total Asked .....	713	629
<b>Almost Always/Often (Net)</b> .....	96%	97%
Almost always .....	86%	87%
Often .....	10%	10%
Sometimes .....	3%	2%
Almost never .....	1%	1%

**Q.29\_B** Among the clients of your Assister Program/your clients who considered or purchased QHPs and who were new to the Marketplace, how often was the following factor an important consideration for the client: Annual deductible

	<u>Assister Programs</u>	<u>Brokers</u>
Total Asked .....	713	629
<b>Almost Always/Often (Net)</b> .....	87%	88%
Almost always .....	53%	52%
Often .....	34%	36%
Sometimes .....	10%	10%
Almost never .....	3%	2%

**Q.29\_C** Among the clients of your Assister Program/your clients who considered or purchased QHPs and who were new to the Marketplace, how often was the following factor an important consideration for the client: Annual out-of-pocket limit on all cost sharing

	<u>Assister Programs</u>	<u>Brokers</u>
Total Asked .....	713	629
<b>Almost Always/Often (Net)</b> .....	73%	79%
Almost always .....	42%	43%
Often .....	30%	36%
Sometimes .....	22%	18%
Almost never .....	5%	2%

**Q.29\_D** Among the clients of your Assister Program/your clients who considered or purchased QHPs and who were new to the Marketplace, how often was the following factor an important consideration for the client: Provider network included their doctor, hospital or clinic

	<u>Assister Programs</u>	<u>Brokers</u>
Total Asked .....	713	629
<b>Almost Always/Often (Net)</b> .....	70%	84%
Almost always .....	33%	46%
Often .....	37%	38%
Sometimes .....	26%	13%
Almost never .....	4%	3%

**Q.29\_E** Among the clients of your Assister Program/your clients who considered or purchased QHPs and who were new to the Marketplace, how often was the following factor an important consideration for the client: Specific covered benefits, including covered prescription medications

	<u>Assister Programs</u>	<u>Brokers</u>
Total Asked .....	713	629
<b>Almost Always/Often (Net)</b> .....	67%	77%
Almost always .....	32%	34%
Often .....	35%	43%
Sometimes .....	29%	20%
Almost never .....	4%	3%

**Q.29\_F** Among the clients of your Assister Program/your clients who considered or purchased QHPs and who were new to the Marketplace, how often was the following factor an important consideration for the client: Brand familiarity or loyalty

	<u>Assister Programs</u>	<u>Brokers</u>
Total Asked .....	713	629
<b>Almost Always/Often (Net)</b> .....	24%	34%
Almost always .....	8%	11%
Often .....	15%	23%
Sometimes .....	41%	42%
Almost never .....	35%	24%

**Q.30** Among the clients of your Assister Program/your clients who considered or purchased QHPs and who were returning to the Marketplace and decided to switch plans, how often was the following an important consideration for the client: Top 2 Box Summary ("Almost Always" and "Often")

	<u>Assister Programs</u>	<u>Brokers</u>
Total Asked .....	713	629
Monthly premium .....	89%	90%
Annual deductible .....	78%	79%
Annual out-of-pocket limit on all cost sharing .....	67%	73%
Provider network included their doctor, hospital or clinic.....	68%	80%
Specific covered benefits, including covered prescription medications .....	61%	64%

**Q.30\_A** Among the clients of your Assister Program/your clients who considered or purchased QHPs and who were returning to the Marketplace and who decided to switch plans, how often were the following factors important considerations for the client: Monthly premium

	<u>Assister Programs</u>	<u>Brokers</u>
Total Asked .....	713	629
<b>Almost Always/Often (Net)</b> .....	89%	90%
Almost always .....	73%	76%
Often .....	16%	15%
Sometimes .....	5%	7%
Almost never .....	5%	3%

**Q.30\_B** Among the clients of your Assister Program/your clients who considered or purchased QHPs and who were returning to the Marketplace and who decided to switch plans, how often were the following factors important considerations for the client: Annual deductible

	<u>Assister Programs</u>	<u>Brokers</u>
Total Asked .....	713	629
<b>Almost Always/Often (Net)</b> .....	78%	79%
Almost always .....	48%	47%
Often .....	31%	32%
Sometimes .....	14%	15%
Almost never .....	8%	6%

**Q.30\_C** Among the clients of your Assister Program/your clients who considered or purchased QHPs and who were returning to the Marketplace and who decided to switch plans, how often were the following factors important considerations for the client: Annual out-of-pocket limit on all cost sharing

	<u>Assister Programs</u>	<u>Brokers</u>
Total Asked .....	713	629
<b>Almost Always/Often (Net)</b> .....	67%	73%
Almost always .....	37%	40%
Often .....	30%	33%
Sometimes .....	22%	20%
Almost never .....	11%	7%

**Q.30\_D** Among the clients of your Assister Program/your clients who considered or purchased QHPs and who were returning to the Marketplace and who decided to switch plans, how often were the following factors important considerations for the client: Provider network included their doctor, hospital or clinic

	<u>Assister Programs</u>	<u>Brokers</u>
Total Asked .....	713	629
<b>Almost Always/Often (Net)</b> .....	68%	80%
Almost always .....	39%	44%
Often .....	29%	36%
Sometimes .....	23%	15%
Almost never .....	9%	5%

**Q.30\_E** Among the clients of your Assister Program/your clients who considered or purchased QHPs and who were returning to the Marketplace and who decided to switch plans, how often were the following factors important considerations for the client: Specific covered benefits, including covered prescription medications

	<u>Assister Programs</u>	<u>Brokers</u>
Total Asked .....	713	629
<b>Almost Always/Often (Net)</b> .....	61%	64%
Almost always .....	30%	30%
Often .....	31%	34%
Sometimes .....	26%	27%
Almost never .....	13%	9%

**Q.31** Among the clients of your Assister Program/your clients who considered or purchased QHPs, how often did people have health plan questions that weren't easily answered by information posted on the Marketplace site?

	<u>Assister Programs</u>	<u>Brokers</u>
Total Asked .....	713	629
<b>Almost Always/Often (Net)</b> .....	31%	44%
Almost always .....	9%	15%
Often .....	23%	29%
Sometimes .....	55%	42%
Almost never .....	14%	13%

**Q.32\_A** Between the first and second Open Enrollment periods, approximately how many individuals did your Assister Program help with Special Enrollment Periods (SEPs)?

	<u>Assister Programs</u>
Returning Assister Programs Who Provided Assistance Between First and Second Open Enrollment Periods .....	613
Up to 50 .....	34%
51 - 100 .....	7%
<b>Over 100 (Net)</b> .....	15%
101 - 500.....	11%
501 - 1,000.....	2%
More than 1,000.....	2%
Don't Know .....	43%

**Q.32A\_A** Can you provide a range for the number of individuals whom your Assister Program helped with Special Enrollment Periods (SEPs) between the first and second Open Enrollment periods?

	<u>Assister Programs</u>
Returning Assister Programs Who Provided Assistance Between First and Second Open Enrollment Periods/DK to Q32_A ...	265
Up to 50 .....	31%
51-100 .....	18%
<b>Over 100 (Net)</b> .....	20%
101-500.....	13%
501-1,000.....	4%
More than 1,000.....	3%
Don't Know .....	31%



**Q.32\_A/32A\_A** Between the first and second Open Enrollment periods, approximately how many individuals did your Assister Program help with Special Enrollment Periods (SEPs)?

	<u>Assister Programs</u>
Returning Assister Programs Who Provided Assistance Between First and Second Open Enrollment Periods .....	613
Up to 50 .....	47%
51 - 100 .....	15%
<b>Over 100 (Net)</b> .....	<b>24%</b>
101 - 500.....	17%
501 - 1,000.....	4%
More than 1,000.....	3%
Don't Know .....	13%

**Q.32\_B** Between the first and second Open Enrollment periods, approximately how many individuals did you help with Special Enrollment Periods (SEPs)?

	<u>Brokers</u>
Returning Brokers Who Provided Assistance Between First and Second Open Enrollment Periods .....	534
Up to 10 .....	38%
11-50 .....	32%
51-100 .....	4%
<b>Over 100 (Net)</b> .....	<b>3%</b>
101-200.....	2%
More than 200.....	1%
Don't Know .....	23%

**Q.32A\_B** Can you provide a range for the number of individuals whom you helped with Special Enrollment Periods (SEPs) between the first and second Open Enrollment periods?

	<u>Brokers</u>
Returning Brokers Who Provided Assistance Between First and Second Open Enrollment Periods/DK to Q32_B .....	125
Up to 10 .....	47%
11-50 .....	37%
51-100 .....	4%
<b>Over 100 (Net)</b> .....	<b>0%</b>
101-200.....	0%
More than 200.....	0%
Don't Know .....	12%

**Q.32\_B/32A\_B** Between the first and second Open Enrollment periods, approximately how many individuals did you help with Special Enrollment Periods (SEPs)?

	<u>Brokers</u>
Returning Brokers Who Provided Assistance Between First and Second Open Enrollment Periods .....	534
Up to 10 .....	49%
11-50 .....	40%
51-100 .....	4%
<b>Over 100 (Net)</b> .....	<b>3%</b>
101-200.....	2%
More than 200.....	1%
Don't Know .....	3%

**Q.33\_A** Between the first and second Open Enrollment periods, approximately how many individuals did your Assister Program help report mid-year changes in income/family status/eligibility?

	<u>Assister Programs</u>
Returning Assister Programs Who Provided Assistance Between First and Second Open Enrollment Periods .....	613
Up to 50 .....	40%
51 - 100 .....	3%
<b>Over 100 (Net)</b> .....	<b>5%</b>
101 - 500.....	4%
501 - 1,000.....	1%
More than 1,000.....	0%
Don't Know .....	52%

**Q.33A\_A** Can you provide a range for the number of individuals whom your Assister Program helped report mid-year changes in income/family status/eligibility between the first and second Open Enrollment periods?

	<u>Assister Programs</u>
Returning Assister Programs Who Provided Assistance Between First and Second Open Enrollment Periods/DK to Q33_A ...	319
Up to 50 .....	42%
51-100 .....	10%
<b>Over 100 (Net)</b> .....	<b>12%</b>
101-500.....	9%
501-1,000.....	2%
More than 1,000.....	1%
Don't Know .....	37%

**Q.33\_A/33A\_A** Between the first and second Open Enrollment periods, approximately how many individuals did your Assister Program help report mid-year changes in income/family status/eligibility?

	<u>Assister Programs</u>
Returning Assister Programs Who Provided Assistance Between	613
Up to 50 .....	62%
51 - 100 .....	8%
<b>Over 100 (Net)</b> .....	<b>11%</b>
101 - 500.....	9%
501 - 1,000.....	2%
More than 1,000.....	1%
Don't Know .....	19%

**Q.33\_B** Between the first and second Open Enrollment periods, approximately how many individuals did you help report mid-year changes in income/family status/eligibility?

	<u>Brokers</u>
Returning Brokers Who Sold Individual Insurance Policies Who Provided Assistance Between First and Second Open Enrollment Periods.....	506
Up to 10 .....	62%
11-50 .....	14%
51-100.....	2%
<b>Over 100 (Net)</b> .....	<b>1%</b>
101-200.....	1%
More than 200.....	1%
Don't Know .....	21%

**Q.33A\_B** Can you provide a range for the number of individuals whom you helped report mid-year changes in income/family status/eligibility between the first and second Open Enrollment periods?

	<u>Brokers</u>
Returning Brokers Who Sold Individual Insurance Policies Who Provided Assistance Between First and Second Open Enrollment Periods/DK to Q33_B.....	106
Up to 10 .....	56%
11-50 .....	23%
51-100.....	1%
<b>Over 100 (Net)</b> .....	<b>0%</b>
101-200.....	0%
More than 200.....	0%
Don't Know .....	21%

**Q.33\_B/33A\_B** Between the first and second Open Enrollment periods, approximately how many individuals did you help report mid-year changes in income/family status/eligibility?

	<b><u>Brokers</u></b>
Returning Brokers Who Sold Individual Insurance Policies Who Provided Assistance Between First and Second Open Enrollment Periods .....	506
Up to 10 .....	74%
11-50 .....	19%
51-100 .....	2%
<b>Over 100 (Net)</b> .....	1%
101-200.....	1%
More than 200.....	1%
Don't Know .....	4%

**Q.34** If clients re-contact your Assister Program/re-contact you with post-enrollment questions or problems, will your Assister Program/will you try to provide direct assistance to help resolve the issues?

	<b><u>Assister Programs</u></b>	<b><u>Brokers</u></b>
Total .....	713	662
Yes .....	89%	94%
No.....	7%	3%
Don't Know .....	4%	2%

**Q.35\_A** Between the first and second Open Enrollment periods, approximately how many individuals did your Assister Program help with post-enrollment questions or problems?

	<b><u>Assister Programs</u></b>
Returning Assister Programs Who Provided Assistance Between First and Second Open Enrollment Periods/Assisted With Post-Enrollment Questions or Problems .....	555
Up to 50 .....	24%
51 - 100 .....	8%
<b>Over 100 (Net)</b> .....	15%
101 - 500.....	10%
501 - 1,000.....	2%
More than 1,000.....	3%
Don't Know .....	53%

**Q.35A\_A** Can you provide a range for the number of individuals whom your Assister Program helped with post-enrollment questions or problems between the first and second Open Enrollment periods?

	<u>Assister Programs</u>
Returning Assister Programs Who Provided Assistance Between First and Second Open Enrollment Periods/Assisted With Post-Enrollment Questions or Problems/DK to Q35_A.....	293
Up to 50 .....	34%
51-100 .....	19%
<b>Over 100 (Net)</b> .....	<b>22%</b>
101-500.....	16%
501-1,000.....	4%
More than 1,000.....	2%
Don't Know .....	24%

**Q.35\_A/35A\_A** Between the first and second Open Enrollment periods, approximately how many individuals did your Assister Program help with post-enrollment questions or problems?

	<u>Assister Programs</u>
Returning Assister Programs Who Provided Assistance Between	555
Up to 50 .....	42%
51 - 100 .....	18%
<b>Over 100 (Net)</b> .....	<b>27%</b>
101 - 500.....	19%
501 - 1,000.....	4%
More than 1,000.....	4%
Don't Know .....	13%

**Q.35\_B** Between the first and second Open Enrollment periods, approximately how many individuals did you help with post-enrollment questions or problems?

	<u>Brokers</u>
Returning Brokers Who Provided Assistance Between First and Second Open Enrollment Periods/Assisted With Post-Enrollment Questions or Problems .....	507
Up to 10 .....	31%
11-50 .....	31%
<b>Over 50 (Net)</b> .....	<b>12%</b>
51-100.....	7%
101-200.....	3%
More than 200.....	2%
Don't Know .....	26%

**Q.35A\_B** Can you provide a range for the number of individuals whom you helped with post-enrollment questions or problems between the first and second Open Enrollment periods?

	<b><u>Brokers</u></b>
Returning Brokers Who Provided Assistance Between First and Second Open Enrollment Periods/Assisted With Post-Enrollment Questions or Problems/DK to Q35_B .....	130
Up to 10 .....	37%
11-50 .....	35%
<b>Over 50 (Net).....</b>	<b>18%</b>
51-100.....	14%
101-200.....	2%
More than 200.....	2%
Don't Know .....	10%

**Q.35\_B/35A\_B** Between the first and second Open Enrollment periods, approximately how many individuals did you help with post-enrollment questions or problems?

	<b><u>Brokers</u></b>
Returning Brokers Who Provided Assistance Between First and Second Open Enrollment Periods/Assisted With Post-Enrollment Questions or Problems .....	507
Up to 10 .....	40%
11-50 .....	40%
<b>Over 50 (Net).....</b>	<b>17%</b>
51-100.....	10%
101-200.....	4%
More than 200.....	3%
Don't Know .....	3%

**Q.36** Since your Assister Program/since you began offering Marketplace assistance, what kinds of post-enrollment questions or problems have consumers brought to you?

	<u>Assister Programs</u>	<u>Brokers</u>
Total Returning Who Provided Assistance Between First and Second Open Enrollment Periods/Assisted With Post-Enrollment Questions or Problems .....	555	507
Didn't receive insurance card.....	75%	76%
Didn't receive premium invoice from insurance company ....	63%	77%
Help understanding how to use health insurance.....	61%	48%
Coverage was terminated.....	57%	54%
Missed/late premium payment.....	52%	67%
Consumer feels they picked wrong plan and wants to change	52%	35%
Special enrollment need triggered by life event change .....	51%	43%
Provider not in network .....	50%	51%
Unable to afford deductible, other cost sharing for covered services	48%	32%
Prescription drug not covered.....	31%	38%
Mid-year change in subsidy eligibility .....	30%	29%
Claim denied or otherwise paid inappropriately.....	27%	37%
Other health care benefit or service not covered.....	24%	21%
Other .....	10%	9%
We haven't seen any post-enrollment problems or questions so far	2%	2%

**Q.37** How often could your Assister Program help/you help consumers successfully resolve post-enrollment questions and problems?

	<u>Assister Programs</u>	<u>Brokers</u>
Total Returning Who Provided Assistance Between First and Second Open Enrollment Periods/Assisted With Post-Enrollment Questions or Problems .....	555	507
Most of the time .....	69%	77%
Some of the time.....	27%	19%
Not very often.....	4%	4%

**Q.38** For post-enrollment questions or problems your Assister Program/you cannot help with, where do you refer consumers for assistance?

	<u>Assister Programs</u>	<u>Brokers</u>
Those Asked .....	706	662
Marketplace call center.....	81%	64%
Back to their health plan .....	62%	58%
Centers for Medicare and Medicaid Services (CMS).....	24%	14%
State Insurance Department.....	18%	8%
State Consumer Assistance Program/Ombudsman Program	16%	5%
Another Assister Program in the state .....	13%	3%
Other .....	13%	8%
We don't refer them anywhere.....	1%	3%
Not sure.....	1%	2%
Not applicable .....	2%	6%

**Q.39** How many paid FTE staff work or volunteer for your Assister Program?

**Assister Programs**

Assister Programs.....	713
5 or fewer .....	65%
6-10 .....	15%
11-20 .....	6%
21-50 .....	5%
51-75 .....	1%
More than 75 .....	0%
Don't Know .....	8%

**Q.39A** If you're not sure, can you estimate a range of the number of FTE paid and volunteer staff who work for your Assister Program?

**Assister Programs**

Assister Programs/DK to Q39.....	55
5 or fewer .....	34%
6-10 .....	24%
11-20 .....	4%
21-50 .....	4%
51-75 .....	4%
More than 75 .....	1%
Don't Know .....	28%

**Q.39/39A** How many paid FTE staff work or volunteer for your Assister Program?

**Assister Programs**

Assister Programs.....	713
5 or fewer .....	68%
6-10 .....	17%
11-20 .....	7%
21-50 .....	5%
51-75 .....	1%
More than 75 .....	0%
Don't Know .....	2%



**Q.40** Approximately what proportion of assisters in your Assister Program are paid staff, rather than volunteers?

	<u>Assister Programs</u>
Assister Programs.....	713
<b>Mostly Volunteers (Net)</b> .....	13%
Few or no paid staff, nearly all volunteer.....	8%
Most are volunteers, less than half are paid staff.....	5%
Most are paid staff, less than half volunteer.....	9%
Nearly all paid staff, few or no volunteers.....	78%
<b>Mostly Paid Staff (Net)</b> .....	87%

**Q.41** How does the number of paid staff and volunteers who worked for your Assister Program during the second Open Enrollment compare to the number who worked during the first Open Enrollment?

	<u>Assister Programs</u>
Returning Assister Programs.....	645
<b>This Year Greater Than Last Year (Net)</b> .....	21%
The number of staff and volunteers this year is much greater than last year.....	10%
The number of staff and volunteers this year is somewhat greater than last year.....	11%
The number of staff and volunteers this year is about the same as last year.....	54%
The number of staff and volunteers this year is somewhat less than last year.....	14%
The number of staff and volunteers this year is much less than last year.....	11%
<b>This Year Less Than Last Year (Net)</b> .....	25%

**Q.42** About how many paid and volunteer staff who worked for your Assister Program during the second Open Enrollment had also worked for your program during the first Open Enrollment?

	<u>Assister Programs</u>
Returning Assister Programs.....	645
<b>Mostly Continued (Net)</b> .....	77%
Almost all continued, few new staff and volunteers this year.....	53%
Most continued, some did not.....	24%
Some continued, most did not.....	16%
Almost none continued, nearly all new staff and volunteers this year.....	7%
<b>Mostly Did Not Continue (Net)</b> .....	23%

**Q.43** Approximately what is the budget for your Assister Program for the 12-month period starting (on or about) September 2014?

	<u>Assister Programs</u>
Assister Programs.....	713
Up to \$50,000 .....	20%
More than \$50,000, up to \$200,000.....	11%
More than \$200,000, up to \$500,000.....	7%
More than \$500,000, up to \$1,000,000.....	2%
More than \$1,000,000, up to \$2,000,000.....	1%
More than \$2,000,000.....	0%
Don't Know.....	59%
Mean (in 1000s).....	246
Median (in 1000s).....	105

**Q.43A** Can you provide a budget range for your Assister Program for the 12-month period starting (on or about) September 2014?

	<u>Assister Programs</u>
Assister Programs/DK to Q43.....	421
Up to \$50,000 .....	16%
More than \$50,000, up to \$200,000.....	17%
More than \$200,000, up to \$500,000.....	5%
More than \$500,000, up to \$1,000,000.....	1%
More than \$1,000,000, up to \$2,000,000.....	2%
More than \$2,000,000.....	0%
Don't Know.....	60%
Mean (in 1000s).....	193
Median (in 1000s).....	125

**Q.43/43A** Approximately what is the budget for your Assister Program for the 12-month period starting (on or about) September 2014?

	<u>Assister Programs</u>
Assister Programs.....	713
Up to \$50,000 .....	29%
More than \$50,000, up to \$200,000.....	21%
More than \$200,000, up to \$500,000.....	10%
More than \$500,000, up to \$1,000,000.....	2%
More than \$1,000,000, up to \$2,000,000.....	2%
More than \$2,000,000.....	0%
Don't Know.....	35%
Mean (in 1000s).....	189
Median (in 1000s).....	75

**Q.44A** For the one-year period starting (on or about) September 2014, roughly what share of the total budget does funding source represent: Grants/other payments from Marketplace

	<u>Assister Programs</u>
Assister Programs.....	713
0%.....	45%
<b>At least 1% (Net).....</b>	<b>19%</b>
1-10%.....	3%
11-25%.....	1%
26-50%.....	2%
51-75%.....	2%
76-99%.....	2%
100%.....	9%
Don't Know.....	36%
Mean.....	20.7

**Q.44B** For the one-year period starting (on or about) September 2014, roughly what share of the total budget does funding source represent: Grants/other payments from other federal agencies (e.g., HRSA)

	<u>Assister Programs</u>
Assister Programs.....	713
0%.....	37%
<b>At least 1% (Net).....</b>	<b>27%</b>
1-10%.....	1%
11-25%.....	2%
26-50%.....	4%
51-75%.....	3%
76-99%.....	2%
100%.....	16%
Don't Know.....	36%
Mean.....	34.2

**Q.44C** For the one-year period starting (on or about) September 2014, roughly what share of the total budget does funding source represent: Grants/other payments from other state agencies

	<u>Assister Programs</u>
Assister Programs.....	713
0%.....	54%
<b>At least 1% (Net).....</b>	<b>10%</b>
1-10%.....	2%
11-25%.....	2%
26-50%.....	2%
51-75%.....	1%
76-99%.....	1%
100%.....	3%
Don't Know.....	36%
Mean.....	8.8

**Q.44D** For the one-year period starting (on or about) September 2014, roughly what share of the total budget does funding source represent: Grants/other payments from private foundations

	<u>Assister Programs</u>
Assister Programs.....	713
0% .....	55%
<b>At least 1% (Net).....</b>	<b>9%</b>
1-10% .....	2%
11-25% .....	2%
26-50% .....	2%
51-75% .....	0%
76-99% .....	0%
100%.....	2%
Don't Know.....	36%
Mean .....	6.5

**Q.44E** For the one-year period starting (on or about) September 2014, roughly what share of the total budget does funding source represent: Grants/other payments from outside private sector sources

	<u>Assister Programs</u>
Assister Programs.....	713
0% .....	60%
<b>At least 1% (Net).....</b>	<b>4%</b>
1-10% .....	2%
11-25% .....	1%
26-50% .....	1%
51-75% .....	0%
76-99% .....	0%
100%.....	1%
Don't Know.....	36%
Mean .....	2.8

**Q.44F** For the one-year period starting (on or about) September 2014, roughly what share of the total budget does funding source represent: Funds re-programmed from sponsoring organization's own resources

	<u>Assister Programs</u>
Assister Programs.....	713
0%.....	41%
<b>At least 1% (Net).....</b>	<b>24%</b>
1-10% .....	2%
11-25% .....	3%
26-50% .....	3%
51-75% .....	2%
76-99% .....	1%
100%.....	13%
Don't Know.....	36%
Mean .....	27.0

**Q.44** For the one-year period starting (on or about) September 2014, roughly what share of the total budget does funding source represent: Mean Summary

	<u>Assister Programs</u>
Assister Programs.....	713
Grants/other payments from Marketplace .....	20.7
Grants/other payments from other federal agencies (e.g., HRSA) .....	34.2
Grants/other payments from other state agencies.....	8.8
Grants/other payments from private foundations.....	6.5
Grants/other payments from other outside private sector sources .....	2.8
Funds re-programmed from sponsoring organization's own resources .....	27.0

**Q.44A\_1ST** For that one-year time period, can you rank in order the top two sources of financial support for your Assister Program: Ranked 1st

	<u>Assister Programs</u>
Assister Programs/DK to Q44.....	255
Grants/other payments from Marketplace .....	21%
Grants/other payments from other federal agencies (e.g., HRSA) .....	33%
Grants/other payments from other state agencies.....	9%
Grants/other payments from private foundations.....	7%
Grants/other payments from other outside private sector sources .....	4%
Funds re-programmed from sponsoring organization's own resources .....	26%

**Q.44A\_1ST\_2ND** - For that one-year time period, can you rank in order the top two sources of financial support for your Assister Program: Ranked 1st/2nd

	<u>Assister Programs</u>
Assister Programs/DK to Q44.....	255
Grants/other payments from Marketplace .....	36%
Grants/other payments from other federal agencies (e.g., HRSA) .....	56%
Grants/other payments from other state agencies.....	26%
Grants/other payments from private foundations.....	15%
Grants/other payments from other outside private sector sources .....	17%
Funds re-programmed from sponsoring organization's own resources .....	50%

**Q.45** How does your Assister Program's budget compare to last year's budget?

	<u>Assister Programs</u>
Returning Assister Programs .....	645
This year's budget is much greater than last year .....	9%
This year's budget is somewhat greater than last year .....	11%
This year's budget is about the same as last year.....	54%
This year's budget is somewhat less than last year .....	14%
This year's budget is much less than last year .....	12%

**Q.46** How certain are you that funding to sustain your Assister Program will be available for next year?

	<u>Assister Programs</u>
Assister Programs.....	713
Very certain funding will be available.....	27%
Somewhat certain funding will be available .....	31%
Not at all certain whether funding will be available .....	39%
Not applicable because don't expect my Assister Program will continue next year.....	3%

**Q.47** Before the Open Enrollment period that just ended, did your organization/did you have experience providing assistance to consumers in any of the following areas?

	<u>Assister Programs</u>	<u>Brokers</u>
Total Asked .....	68	89
<b>Previous Experience Assisting (Net) .....</b>	<b>66%</b>	<b>52%</b>
Eligibility and enrollment in Medicaid, CHIP, Medicare, other public health coverage programs .....	66%	20%
Eligibility and enrollment in private health insurance coverage .....	17%	43%
Assistance with post-enrollment health coverage problems (such as appealing denied claims) .....	18%	22%
Assistance in tax preparation, filing for tax credits .....	5%	4%
No, the 2014-2015 Open Enrollment was the first time our organization/I engaged in enrollment assistance related to health coverage or tax subsidies .....	34%	48%

**Q.48** Are there any specific topics or issues that posed challenges for your Assister Program/for you and for which you would like to receive additional training?

	<u>Assister Programs</u>	<u>Brokers</u>
Total .....	713	662
Tax related issues .....	43%	34%
Immigration-related issues .....	39%	16%
Medicare-related issues .....	33%	14%
Appeals .....	31%	18%
Assisting people with post-enrollment questions about their health plan .....	29%	15%
Medicaid and Children's Health Insurance Program (CHIP) eligibility .....	29%	31%
Qualified health plan features and how to distinguish differences between plan options .....	29%	9%
Low health insurance literacy .....	28%	7%
Exemptions .....	27%	14%
Renewing coverage and subsidies for a second year .....	20%	24%
Eligibility for premium tax credits and cost sharing reductions .....	20%	16%
Availability of employer sponsored coverage .....	17%	16%
Special enrollment periods .....	15%	12%
Providing culturally competent assistance .....	13%	3%
Using the online application system .....	12%	15%
Assisting people who need translation services .....	11%	5%
Accessibility for people with disabilities .....	8%	3%
Privacy and security .....	5%	3%
Other .....	6%	7%
There are no additional topics or issues for which we would like to receive additional training .....	14%	23%

**Q.49** When consumers needed language interpretation services, how often did your Assister Program/did you seek outside technical support from the Marketplace (e.g., from call center or Marketplace staff) to provide this help?

	<u>Assister Programs</u>	<u>Brokers</u>
Total .....	713	662
Nearly all of the time .....	8%	4%
Most of the time .....	6%	3%
Some of the time .....	10%	5%
Not very often .....	22%	11%
Never .....	32%	27%
Not applicable .....	22%	50%

**Q.50** When your Assister Program sought/when you sought this outside technical support from the Marketplace for language interpretation, how often was the Marketplace technical support effective?

	<u>Assister Programs</u>	<u>Brokers</u>
Total Who Sought Marketplace Language Interpretation Support	330	151
Nearly all of the time .....	16%	18%
Most of the time .....	34%	30%
Some of the time .....	27%	20%
Not very often.....	17%	24%
Never.....	6%	8%

**Q.51** How would you compare the effectiveness of Marketplace technical assistance on language interpretation this year vs. last year?

	<u>Assister Programs</u>	<u>Brokers</u>
Total Returning Who Sought Marketplace Language Interpretation Support.....	307	128
Much more effective compared to last year.....	17%	28%
Somewhat more effective compared to last year.....	22%	23%
About as effective compared to last year.....	55%	39%
Somewhat less effective compared to last year .....	3%	5%
Much less effective compared to last year.....	4%	5%

**Q.52** When consumers needed help with immigration-related issues, how often did your Assister Program/did you seek outside technical support from the Marketplace (e.g., from call center or Marketplace staff) to provide this help?

	<u>Assister Programs</u>	<u>Brokers</u>
Total .....	713	662
Nearly all of the time .....	7%	7%
Most of the time .....	12%	7%
Some of the time .....	23%	7%
Not very often.....	22%	15%
Never.....	15%	16%
Not applicable .....	21%	48%



**Q.53** When your Assister Program sought/when you sought this outside technical support from the Marketplace for immigration issues, how often was the Marketplace technical support effective?

	<u>Assister Programs</u>	<u>Brokers</u>
Total Who Sought Marketplace Immigration Issues Support	453	239
Nearly all of the time .....	11%	18%
Most of the time .....	30%	29%
Some of the time .....	36%	28%
Not very often.....	21%	19%
Never.....	3%	6%

**Q.54** How would you compare the effectiveness of Marketplace technical assistance on immigration issues this year vs. last year?

	<u>Assister Programs</u>	<u>Brokers</u>
Total Returning Who Sought Marketplace Immigration Issues Support.....	417	202
Much more effective compared to last year.....	16%	21%
Somewhat more effective compared to last year.....	25%	29%
About as effective compared to last year.....	52%	46%
Somewhat less effective compared to last year .....	4%	3%
Much less effective compared to last year.....	3%	1%

**Q.55** When consumers needed help with tax-related questions (e.g., how to estimate MAGI, or define tax household, or questions about individual mandate exemptions or reconciling APTC), how often did your Assister Program/did you seek outside technical support from the Marketplace (e.g., from call center or Marketplace staff) to provide this help?

	<u>Assister Programs</u>	<u>Brokers</u>
Total .....	713	662
Nearly all of the time .....	5%	4%
Most of the time .....	12%	11%
Some of the time .....	32%	23%
Not very often.....	29%	26%
Never.....	14%	27%
Not applicable .....	8%	9%

**Q.56** When your Assister Program/when you sought this outside technical support from the Marketplace for tax-related questions, how often was the Marketplace technical support effective?

	<u>Assister Programs</u>	<u>Brokers</u>
Total Who Sought Marketplace Tax-Related Questions Support	560	425
Nearly all of the time .....	10%	10%
Most of the time .....	35%	27%
Some of the time .....	37%	30%
Not very often.....	17%	25%
Never.....	2%	8%

**Q.57** How would you compare the effectiveness of Marketplace technical assistance on tax-related questions this year vs. last year?

	<u>Assister Programs</u>	<u>Brokers</u>
Total Returning Who Sought Marketplace Tax-Related Questions Support.....	515	370
Much more effective compared to last year.....	13%	18%
Somewhat more effective compared to last year.....	27%	26%
About as effective compared to last year.....	52%	45%
Somewhat less effective compared to last year.....	4%	6%
Much less effective compared to last year.....	3%	5%

**Q.58** When consumers needed help evaluating health plan choices, how often did your Assister Program/did you seek outside technical support from the Marketplace (e.g., from call center or Marketplace staff) to provide this help?

	<u>Assister Programs</u>	<u>Brokers</u>
Total.....	713	662
Nearly all of the time.....	2%	1%
Most of the time.....	5%	3%
Some of the time.....	20%	6%
Not very often.....	38%	20%
Never.....	31%	65%
Not applicable.....	4%	4%

**Q.59** When your Assister Program sought/when you sought this outside technical support from the Marketplace to help consumers evaluate plan choices, how often was the Marketplace technical support effective?

	<u>Assister Programs</u>	<u>Brokers</u>
Total Who Sought Marketplace Support Evaluating Plan Choices	462	206
Nearly all of the time.....	9%	15%
Most of the time.....	30%	29%
Some of the time.....	42%	25%
Not very often.....	17%	26%
Never.....	3%	6%

**Q.60** How would you compare the effectiveness of Marketplace technical assistance on evaluating plan choices this year vs. last year?

	<u>Assister Programs</u>	<u>Brokers</u>
Total Returning Who Sought Marketplace Support Evaluating Plan Choices .....	421	170
Much more effective compared to last year .....	13%	25%
Somewhat more effective compared to last year .....	26%	22%
About as effective compared to last year .....	54%	41%
Somewhat less effective compared to last year .....	6%	9%
Much less effective compared to last year .....	1%	2%

**Q.61** In the Marketplace where your Assister Program/where you operated, what proportion of Private Insurers offered training or technical assistance services to Assister Programs?

	<u>Assister Programs</u>	<u>Brokers</u>
Total .....	713	662
All or nearly all .....	4%	44%
Most, more than half .....	7%	20%
Some, less than half .....	15%	16%
Few or none .....	74%	20%

**Q.62** What types of training/technical assistance did insurers in your Marketplace offer Assister Programs/Brokers?

	<u>Assister Programs</u>	<u>Brokers</u>
Total .....	713	662
Supplemental informational materials on QHP products offered	22%	55%
Training on QHP products offered by the insurer .....	19%	68%
Dedicated help line for Assister Programs .....	10%	60%
Assistance with appeals of eligibility determinations .....	4%	11%
Other .....	5%	3%
None .....	62%	11%

**Q.63** During the Open Enrollment period that just ended, how often did your Assister Program coordinate with other Assister Programs on the activities you undertook or to share best practices?

	<u>Assister Programs</u>
Assister Programs .....	713
<b>Numerous Times (Net)</b> .....	46%
Numerous times on a regularly scheduled basis .....	30%
Numerous times on an ad hoc basis .....	16%
A few times .....	36%
Never .....	18%

**Q.64** Was this coordination among Assister Programs facilitated by the Marketplace, by the Assister Programs themselves, or by an outside entity?

	<u>Assister Programs</u>
Assister Programs Who Coordinated With Other Assister Programs	584
Assister Programs took the initiative to coordinate on their own	64%
Another outside entity facilitated coordination of Assister Programs	33%
The Marketplace facilitated coordination of Assister Programs	9%
Don't Know .....	9%

**Q.65** How important would you say any coordination with other Assister Programs was to the effectiveness of the activities undertaken by your Assister Program?

	<u>Assister Programs</u>
Assister Programs Who Coordinated With Other Assister Programs	584
Very important.....	57%
Somewhat important.....	33%
Not very important.....	7%
Not at all important.....	2%

**Q.66** During the Open Enrollment period that just ended, how often did you coordinate with Marketplace consumer assister programs, such as Navigators, to do outreach and public education?

	<u>Brokers</u>
Brokers.....	662
Never.....	83%
A few times .....	14%
Numerous times on an ad hoc basis .....	2%
Numerous times on a regularly scheduled basis.....	2%

**Q.67** During the Open Enrollment period that just ended, how often did you coordinate with Marketplace consumer assister programs, such as Navigators, to provide eligibility and enrollment assistance to individuals?

	<u>Brokers</u>
Brokers.....	662
Never.....	75%
A few times .....	18%
Numerous times on an ad hoc basis .....	4%
Numerous times on a regularly scheduled basis.....	2%

**Q.68** When you coordinated with other Marketplace Assister Programs to provide eligibility and enrollment assistance to individuals, how were client referrals handled?

	<u>Brokers</u>
Brokers Who Coordinated With Other Marketplace Assister Programs .....	165
The Assister Programs usually referred clients to me for follow-up	32%
I usually referred clients to Assister Programs for follow-up.	39%
I referred clients to Assister Programs about as often as Programs referred clients to me .....	28%

**Q.69** In general, how would you say the Open Enrollment went this year compared to last year?

	<u>Assister Programs</u>	<u>Brokers</u>
Total Returning .....	645	570
In general, Open Enrollment this year went much better compared to last year.....	45%	37%
In general, Open Enrollment this year went somewhat better compared to last year .....	37%	42%
In general, Open Enrollment this year went about as well compared to last year .....	12%	13%
In general, Open Enrollment this year went somewhat worse compared to last year .....	5%	6%
In general, Open Enrollment this year went much worse compared to last year .....	2%	3%

**Q.70** Would you be willing to be re-contacted for an interview?

	<u>Assister Programs</u>	<u>Brokers</u>
Total .....	713	662
Yes .....	70%	76%
No.....	30%	24%



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