



Topline

***California's Previously Uninsured After The ACA's
Second Open Enrollment Period
Wave 3 of the Kaiser Family Foundation California Longitudinal Panel Survey***

July 2015

METHODOLOGY

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

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

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

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

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

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

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

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

The margin of sampling error including the design effect for the full sample is plus or minus 4 percentage points. For the recently insured, it is plus or minus 5 percentage points and for the remaining uninsured it is plus or minus 8 percentage points. For results based on other subgroups, the margin of sampling error may be higher. Sample sizes and margin of sampling errors for other subgroups are available by request. Note that sampling error is only one of many potential sources of error in this or any other public opinion poll. Kaiser Family Foundation public opinion and survey research is a charter member of the [Transparency Initiative](#) of the American Association for Public Opinion Research.

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

Table 1

	Unweighted				Weighted			
	Wave 1 (n=2001)	Completed Wave 3 (n=1105)	Completed all 3 Waves (n=923)	Percentage Point Difference (W1 - W3 Total)	Wave 1	Completed Wave 3	Completed all 3 Waves	Percentage Point Difference (W1 - W3 Total)
Gender								
Male	48%	44%	42%	4	54%	53%	50%	1
Female	52%	56%	58%	-4	46%	47%	50%	-1
Race/ ethnicity								
White	27%	32%	35%	-5	26%	27%	30%	-1
Black	7%	7%	8%	0	5%	5%	6%	0
Hispanic	58%	54%	50%	4	56%	55%	53%	1
Other Race	8%	7%	8%	1	12%	11%	11%	1
Age								
18 to 29	23%	18%	17%	5	33%	31%	27%	2
30 to 39	21%	19%	20%	2	24%	24%	25%	0
40 to 49	22%	21%	21%	1	21%	21%	22%	0
50 to 64	35%	41%	42%	-6	22%	24%	26%	-2
Education								
HS or less	57%	51%	50%	6	58%	56%	55%	2
Some college	28%	31%	32%	-3	29%	30%	31%	-1
College Grad+	15%	17%	17%	-2	12%	13%	13%	-1
Phone status								
Landline	49%	54%	55%	-5	42%	45%	48%	-3
Cell	51%	46%	45%	5	58%	55%	52%	3
Marital status								
Married	33%	32%	32%	1	37%	37%	38%	0
Not Married	67%	67%	68%	0	62%	63%	62%	-1
Family income								
<138% FPL	60%	58%	58%	2	52%	53%	54%	-1
138%-400% FPL	30%	32%	32%	-2	36%	35%	34%	1
400%+	5%	6%	5%	-1	7%	7%	7%	0
Language of interview								
English	63%	67%	69%	-4	65%	66%	66%	-1
Spanish	37%	33%	31%	4	35%	34%	34%	1
Resident Status								
Citizen/ legal immigrant	79%	83%	84%	-4	78%	80%	81%	-2
Undocumented immigrant	20%	16%	15%	4	21%	19%	18%	2
Party Identification								
Republican	11%	12%	13%	-1	11%	12%	13%	-1
Democrat	35%	36%	36%	-1	32%	32%	31%	0
Independent	35%	35%	34%	0	37%	39%	38%	-2
Other	9%	8%	8%	1	9%	8%	8%	1

**California's Previously Uninsured After The ACA's Second Open Enrollment Period
Wave 2 of the Kaiser Family Foundation California Longitudinal Panel Survey**

NOTES FOR READING THE TOPLINE:

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

Just to confirm...

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

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

	Wave 3
19-24	13
25-29	13
30-39	26
40-49	19
50-64	27
65 or older	3

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

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

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

	Wave 3	Wave 1
Yes	70	56
No	30	43
Don't know	*	*
Refused	*	-

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

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

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

QE1/E2. Combo table based on total

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

T57. In the past 12 months, have you visited a doctor or health clinic, or not?

	Wave 3
Yes	62
No	38
Don't know	*
Refused	-

Q40. In general, how (easy) or (difficult) is it for you and your family to afford [INSERT ITEMS, SCRAMBLE] – very easy, somewhat easy, somewhat difficult or very difficult? (ROTATE 1-4, 4-1 WITH ROTATES IN PARENS)

		Very easy	Somewhat easy	Somewhat difficult	Very difficult	Not Applicable (Vol.)	Don't know	Refused
a. Food	Wave 3 (n=1018)	17	41	33	9	*	*	*
	Wave 1 (n=2001)	18	34	38	10	*	*	*
b. Health care	Wave 3 (n=1018)	13	22	35	26	4	*	*
	Wave 1 (n=2001)	3	11	34	49	2	1	*
c. Gasoline or other transportation costs	Wave 3 (n=1018)	14	31	41	13	1	*	*
	Wave 1 (n=2001)	9	26	39	24	2	*	*
e. Your rent or mortgage	Wave 3 (n=1018)	11	26	43	18	2	*	1
	Wave 1 (n=2001)	9	23	44	21	2	*	-
g. Your monthly utilities, like electricity, heat, and phone bills	Wave 3 (n=1018)	13	33	40	13	1	*	*
	Wave 1 (n=2001)	11	27	43	18	1	1	*

(READ): Thinking about the 2010 health care law, also known as the Affordable Care Act and sometimes referred to as Obamacare ...

T1. So far, would you say the health care law has directly (helped) you and your family, directly (hurt) you and your family, or has it not had a direct impact? (ROTATE ITEMS IN PARENTHESSES)

	Wave 3
Helped	30
Hurt	17
No direct impact	51
Don't know	1
Refused	1

B14. Since November 15th, have you been personally contacted by anyone about signing up for health insurance or Medi-Cal, through a phone call, email, text message, or door to door visit, or not?

	Wave 3	Wave 2 ²
Yes, been contacted	26	26
No, have not been contacted	74	73
Don't know	1	*
Refused	-	-

Q52. During the past 30 days, did you see or hear any ads or commercials having to do with either the health care law, Covered California, or Medi-Cal, or not?

	Wave 3	Wave 1
Yes, saw or heard ads	66	23
No, did not see or hear ads	33	77
Don't know	*	1
Refused	-	*

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

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

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

Based on total who say they are uninsured

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

² Wave 2 question read, "Since October 1st, have you been personally contacted by anyone about signing up for health insurance or Medi-Cal, through a phone call, email, text message, or door to door visit, or not?"

³ Wave 2 question read, "Since October 1st, have you tried to get health insurance for yourself, including private health insurance or Medi-Cal, or not?"

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

Based on total who are uninsured and tried to get health insurance

	Wave 3 (n=126)	Wave 2 ⁴ (n=232)
Yes, signed up for coverage that starts next month	14	29
No, have not signed up for coverage	82	66
Don't know	4	4
Refused		-

U1/B19/B19a. ‡ Combo table based on total

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

T3. Thinking about the past 12 months, (were you uninsured the entire time), or (did you have health insurance at some point during the past 12 months)? (ROTATE ITEMS IN PARENTHESES)

Based on total uninsured (n=282)

	Wave 3
Uninsured the entire time	81
Had health insurance at some point	19
Don't know	-
Refused	-

⁴ Wave 2 question read, "Have you signed up for health insurance that will start in the next couple of months, or not?"

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

Based on total uninsured (n=303)

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

Q46. As far as you know, does the health care law (INSERT ITEM), or not?
 (INTERVIEWER NOTE: If respondent says “Don’t Know,” do not probe and record answer as “D”)
 (INTERVIEWER NOTE: REPEAT STEM EACH TIME)

Based on total uninsured

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

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

Based on total uninsured

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

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

⁶ Wave 1 item d read, “Provide financial help to low and moderate income Americans who don’t get insurance through their jobs to help them purchase health insurance coverage beginning in 2014”

Q51. As far as you know, are you personally eligible (INSERT ITEMS, SCRAMBLE), or not⁷?
 (INTERVIEWER NOTE: If respondent says “Don’t Know,” do not probe and record answer as “D”)

Based on total uninsured

	Yes, eligible	No, not eligible	Don’t know	Refused
a. To get insurance through Medi-Cal [INTERVIEWER NOTE: If respondent says they’ll get insurance through MediCARE or say they will be eligible for MediCARE when they are 65, please specify that this is Medi-CAL]				
Wave 3 (n=282)	26	52	21	1
Wave 2 (n=463)	30	48	22	-
Wave 1 (n=2001)	43	32	25	*
c. To get financial assistance from the government to help pay for health insurance				
Wave 3(n=282)	20	59	21	-
Wave 2 (n=463)	26	48	26	-
Wave 1 (n=2001)	34	39	27	-

B21. † From which of the following sources have you tried to get health insurance since in the past 6 months?⁸ What about (INSERT, SCRAMBLE ITEMS A-E, ALWAYS INSERT ITEM C BEFORE ITEM D, ALWAYS INSERT ITEM F LAST)?
 [READ IF NECESSARY: Have you tried to get insurance (INSERT) in the past 6 months, or not?]

Based on total uninsured who tried to get health insurance

	Yes	No	Don’t know	Refused
a. From Medi-Cal				
Wave 3 (n=112)	53	45	2	-
Wave 2 (n=168)	53	46	*	1
b. From your or your spouse’s or your parents’ employer ⁹				
Wave 3 (n=112)	20	80	*	-
Wave 2 (n=168)	15	85	*	*
c. Through Covered California, the health insurance marketplace set up under the health care law				
Wave 3 (n=112)	53	45	2	-
Wave 2 (n=168)	63	34	3	*
d. Directly from a private insurance company, other than through Covered California				
Wave 3 (n=112)	26	72	2	-
Wave 2 (n=168)	28	69	2	*
e. From a health insurance broker or agent				
Wave 3 (n=112)	29	71	-	-
Wave 2(n=168)	19	79	2	*

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

⁸ Wave 2 question read, “From which of the following sources have you tried to get health insurance since October 1st?”

⁹ Wave 2 item b read, “From your or your spouse’s employer.”

T5. ‡ Did you not get health insurance (INSERT ITEM, SCRAMBLE ITEMS A-C, ALWAYS INSERT ITEM D LAST), or (PN: FOR ITEMS A-C: was that not a reason/ FOR ITEM D: not)?

Based on total uninsured who have tried to get health insurance (n=112)

	Wave 3			
	Yes, that was a reason	No, that was not a reason	Don't know	Refused
a. Because it was too expensive	70	27	3	-
b. Because you were not able to complete the application process	25	72	2	1
c. Because you were told you weren't eligible for coverage	37	61	2	-
d. For some other reason	4	91	2	3

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

Based on total uninsured who have tried to get health insurance, but could not because it was too expensive (sample size insufficient to report)

T5a/T6 Combo Table based on total uninsured who tried to get health insurance (n=103)

	Wave 3
Tried to get health insurance but didn't get it because it was too expensive	71
Yes, shopped for health insurance	36
No, didn't bother	33
Don't know	2
Refused	-
Cost was not a reason for not getting health insurance	26
Don't know if cost was a reason for not getting health insurance	3
Refused	-

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

Based on total uninsured who have tried to get health insurance, but could not get it because of the application process (sample size insufficient to report)

T5b/T7 Combo Table based on total uninsured who tried to get health insurance (n=103)

	Wave 3
Tried to get health insurance but didn't get it because couldn't complete application process	25
Yes, someone helped me	7
No, no one helped me	18
Don't know	-
Refused	-
Application process was not a reason for not getting health insurance	73
Don't know if application process was a reason for not getting health insurance	2
Refused	-

T8. Who told you that you were not eligible?
 [IF NECESSARY: "I will be typing this information in, so I would appreciate it if you could speak slowly."]

Based on total uninsured who have tried to get health insurance, but could not get it because they were told they were not eligible (sample size insufficient to report)

T5c/T8. Combo Table based on total uninsured who tried to get health insurance (n=103)

	Wave 3
Tried to get health insurance but didn't get it because told ineligible	38
The healthcare exchange/Covered California	5
Medi-Cal/low income health program	5
Employer	7
Social worker	18
Other	2
Don't know	-
Refused	-
Eligibility was not a reason for not getting health insurance	60
Don't know if eligibility was a reason for not getting health insurance	3
Refused	-

T9. What reason did they give you? (OPEN-END, ACCEPT ONE RESPONSE)
 [IF NECESSARY: "I will be typing this information in, so I would appreciate it if you could speak slowly."]

Based on total uninsured who have tried to get health insurance, but could not because they were told they were not eligible (sample size insufficient to report)

T5/T9. Combo Table based on total uninsured who tried to get health insurance (n=103)

	Wave 3
Tried to get health insurance but didn't get it because told ineligible	38
Immigration status/not a resident/undocumented	9
Income too high	6
Income too low/wouldn't be about to afford it	8
Other	7
They didn't give me a reason	4
Don't know	3
Refused	-
Eligibility was not a reason for not getting health insurance	60
Don't know if eligibility was a reason for not getting health insurance	3
Refused	-

Q57a. If you found out you had to pay a fine for not having health insurance last year in 2014, how likely would you be to sign up for coverage this year?

Based on total uninsured (n=282)

	Wave 3
Very likely	28
Somewhat likely	27
Not too likely	11
Not at all likely	29
Depends on the cost (Vol.)	4
Had coverage last year (Vol.)	*
Don't know	*
Refused	*

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

Based on total uninsured

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

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

Based on total uninsured who completed interview in Spanish

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

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

Based on total uninsured

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

B10. Since November 15th, have you visited the website for the health insurance marketplace known as Covered California, or not?

Based on total uninsured

	Wave 3 (n=282)	Wave 2 ¹⁰ (n=463)
Yes	14	30
No	85	70
Don't know	*	*
Refused	-	-

¹⁰ Wave 2 question read "Since October 1st, have you visited the website for the health insurance marketplace known as Covered California, or not?"

B11a. How helpful did you find your visit to the Covered California website? Was your visit to the website very helpful, somewhat helpful, not too helpful or not at all helpful?

Based on total uninsured who visited the website for the health insurance marketplace (sample size insufficient to report)

B10/B11a. Combo table based on total uninsured

	Wave 3 (n=282)	Wave 2 (n=463)
Visited the website for the health insurance marketplace	14	30
Website was very helpful	1	2
Website was somewhat helpful	6	8
Website was not too helpful	4	11
Website was not at all helpful	3	9
Don't know/Refused	-	-
Did not visit the website for the health insurance marketplace	85	70
Don't know	*	*
Refused	-	-

B12. Since November 15th, have you called a 1-800 number for the health insurance marketplace known as Covered California, or not?

Based on total uninsured

	Wave 3 (n=282)	Wave 2 ¹¹ (n=463)
Yes	7	15
No	93	85
Don't know	*	*
Refused	-	-

B13. How helpful did you find your call to Covered California? Was the call very helpful, somewhat helpful, not too helpful or not at all helpful?

Based on total uninsured who called a 1-800 number for the health insurance marketplace (sample size insufficient to report)

B12/B13. Combo table based on total uninsured

	Wave 3 (n=282)	Wave 2 (n=463)
Called a 1-800 number for the health insurance marketplace	7	15
Call was very helpful	1	1
Call was somewhat helpful	3	4
Call was not too helpful	1	3
Call was not at all helpful	2	6
Don't know/Refused	-	*
Did not call a 1-800 number for the health insurance marketplace	93	85
Don't know	*	*
Refused	-	-

¹¹ Wave 2 question read "Since October 1st, have you called a 1-800 number for the health insurance marketplace known as Covered California, or not?"

B30. † What is the MAIN reason you decided to get health insurance? (OPEN-ENDED) ¹²

Based on total insured

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

¹² Question in Wave 3 included pre-listed response codes.

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

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

Based on total insured

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

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

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

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

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

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

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

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

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

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

B36. † Do you happen to know if the plan was purchased directly from an insurance company, or from the marketplace known as Covered California?
 [INTERVIEWER NOTE: IF R SAYS IT WAS PURCHASED INSURANCE THROUGH A BROKER, ASK “Do you know if that was a plan from the marketplace known as Covered California, or was it a plan purchased directly from an insurance company and not through the marketplace?”]

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

B32/B33/B34/T32/B36[†] Combo table based on total insured¹³

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

Ins/B32/B33/B34/T32/B36[†] Combo table based on total

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

¹³ Question T32 was not asked in Wave 2. Wave 2 question read, “Do you know if the plan you purchased through a broker was a plan from the marketplace known as Covered California, or was it a plan purchased directly from an insurance company and not through the marketplace?” and was asked of the newly insured, covered by a plan they purchased themselves through an agent or broker.

B37. † To the best of your knowledge, is your current plan a bronze, silver, gold or platinum plan?

Based on total whose main source of health insurance coverage is a plan purchased themselves or a plan through parents that they purchased themselves

	Wave 3 (n=168)	Wave 2 ¹⁴ (n=138)
Bronze	25	18
Silver	42	45
Gold	4	3
Platinum	2	5
Catastrophic (Vol.)	-	-
None of these (Vol.)	2	5
Don't know	25	24
Refused	*	-

B38. † Is the coverage you have just for yourself or does it also cover other family members?

Based on total insured

	Wave 3 (n=797)	Wave 2 (n=740)
Just yourself	55	54
Includes coverage for other family members	45	45
Don't know	-	*
Refused	*	*

(READ IF PURCHASED INSURANCE THAT WILL START IN THE NEXT COUPLE MONTHS [B19a=1 or U1=3]): The next set of questions are about your health insurance coverage. For these questions, please think about the plan that you have signed up for that will begin to cover you in the next month. If you feel you are unable to answer any of these questions, just let me know and we'll move on to the next one.

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

Based on total insured

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

¹⁴ Wave 2 question read, "To the best of your knowledge, did you buy a bronze, silver, gold or platinum plan?"

T10. When you applied to Medi-Cal, how long did it take for you to find out whether or not you were eligible? (READ LIST)

Based on those covered by Medi-Cal or tried to enroll in Medi-Cal (n=431)

	Wave 3
One week or less	25
More than one week but less than one month	33
1 to 2 months	19
More than 2 months	19
Don't know	3
Refused	1

B39. Did your health insurance plan cost (more) than you thought it would or (less) than you thought it would, or was the cost about what you expected? (ROTATE RESPONSES 1-2/2-1)

Based on total insured

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

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

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

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

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

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

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

Based on total insured whose main source of health insurance coverage is a plan purchased from Covered California and who is getting financial assistance to pay for health insurance or premium varies by income (n=136)

	Wave 3
Yes	8
No	88
Don't know	1
Refused	3

B40/T12/B41[‡] Combo table based on those who say they purchased their plan from Covered California.

	Wave 3 (n=147)
Yes, getting financial assistance/Premium amount based on income	91
Yes, could afford health insurance without assistance	7
No, would not have been able to afford health insurance without financial assistance	80
Don't know/Refused if been able to afford	3
No, not getting financial assistance/Premium amount based on income	9
Don't know	1
Refused	-

T13. Have you received a form, known as form 1095-A or the Health Insurance Marketplace Statement, from Covered California that contains information about your health insurance coverage needed to file your 2014 taxes, have you not received this form, or are you not sure?

Based on total with insurance from Covered California in Wave 2 or Wave 3 (n=174)

	Wave 3
Yes, received form	38
No, have not received form	35
Not sure	25
Don't know	2
Refused	-

T13a. Did this form show that you received a premium tax credit or that the government paid a portion of your health insurance costs in 2014, or not?

Based on total who received form (sample size insufficient to report)

T13/T13a Combo table based on *total with insurance from Covered California in Wave 2 or Wave 3 (n=174)*

	Wave 3
Yes, received form	38
Yes, form showed respondent received tax credit	27
No, form did not show respondent received tax credit	5
Don't know if form showed respondent received tax credit	6
Refused if form showed respondent received tax credit	-
No, have not received form	35
Not sure	25
Don't know	2
Refused	-

T14. Thinking about the past 12 months, (did you have health insurance the entire time), or (was there some point in the past 12 months when you did NOT have health insurance)? (ROTATE ITEMS IN PARENS)

Based on total insured (n=731)

	Wave 3
Had health insurance the entire time	58
Did NOT have health insurance at some point during the past 12 months	42
Don't know	*
Refused	*

T15. † Do you have the same health insurance plan you had last year in 2014, or did you change to a different plan?

Based on total insured (n=797)

	Wave 3
Same plan	63
Changed to a different plan	17
No plan last year/uninsured in 2014 (Vol.)	20
Don't know	*
Refused	-

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

Based on total insured who changed insurance plans (n=128)

	Wave 3
Very easy	37
Somewhat easy	38
Somewhat difficult	17
Very difficult	7
Don't know	1
Refused	*

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

Based on total insured who changed plans (n=128)

	Wave 3			
	Yes, reason	No, not a reason	Don't know	Refused
a. Your income changed	47	52	1	-
b. You wanted to be eligible for government financial help <i>(Based on those insured by Covered California – sample size insufficient to report)</i>				
c. You or your family's health needs changed	28	71	1	-
d. You wanted a plan with more choice of providers or one that covered a specific provider	43	57	-	-
e. You found a plan with a lower monthly premium than what you would have paid to renew your previous plan <i>(Based on those insured through a plan other than Medi-Cal – sample size insufficient to report)</i>				
f. You wanted a plan with a lower annual deductible <i>(Based on those insured through a plan other than Medi-Cal – sample size insufficient to report)</i>				
g. You were able to enroll in a plan through an employer <i>(Based on those insured through an employer – sample size insufficient to report)</i>				

T15/T17a-g Combo tabled based on those who are insured (n=731)

	Wave 3
Kept same insurance plan	62
Changed to a different plan	17
a. Your income changed	8
b. You wanted to be eligible for government financial help	1
c. You or your family's health needs changed	5
d. You wanted a plan with more choice of providers or one that covered a specific provider	7
e. You found a plan with a lower monthly premium than what you would have paid to renew your previous plan	3
f. You wanted a plan with a lower annual deductible	3
g. You were able to enroll in a plan through an employer	3
No plan last year/ uninsured in 2014	21
Don't know	*
Refused	-

Numbers add up to more than 17% because multiple responses were accepted

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

Based on total insured who kept their plan (n=480)

	Wave 3
Took action to re-enroll in same plan	35
Were re-enrolled without having to take any action	62
Don't know	2
Refused	*

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

Based on total insured who kept their plan (n=480)

	Wave 3
Shopped around	12
Did not shop around	87
Don't know	1
Refused	1

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

Based on total insured who kept their plan (n=480)

	Wave 3
Very easy	58
Somewhat easy	26
Somewhat difficult	11
Very difficult	3
Don't know	2
Refused	*

T22. Did you receive information from the insurance company, Covered California or Medi-Cal about how to keep your 2014 coverage this year, or not?

Based on total insured who kept their plan (n=480)

	Wave 3
Received information	59
Did not receive any information	37
No plan last year/ uninsured in 2014 (Vol.)	1
Don't know	3
Refused	-

B42. Did you (purchase/sign up for) your current plan on the phone, in-person, on the internet, or some other way?¹⁵
 [INTERVIEWER NOTE: IF RESPONDENT SAYS MORE THAN ONE, ASK: What were you using when you finished the process?]

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

	Wave 3 (n=606)	Wave 2 (n=587)
Phone	23	19
In Person	33	38
On the Internet	21	23
By mail (Vol.)	10	6
Someone else (family member/friend) took care of it for me (Vol.)	1	3
Some other way	11	9
Don't know	*	1
Refused	-	*

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

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

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

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

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

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

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

¹⁵ Wave 2 question read "Did you (purchase/sign up for) your plan on the phone, in-person, on the internet, or some other way?"

¹⁶ Wave 2 question read, "Who was that person? Was it a family member or friend, a Covered California representative, a health insurance broker or agent, a community or county health worker, or someone else?"

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

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

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

B50. How easy or difficult was it for you to (INSERT)? Very easy, somewhat easy, somewhat difficult, very difficult?

	Very easy	Somewhat easy	Somewhat difficult	Very difficult	Did not Attempt (Vol.)	Did not to find Someone (Vol.)	Don't know	Refused	Not Asked
c. Figure out if your income qualifies you for Medi-Cal <i>[asked of total insured through Medi-Cal or tried to get health insurance through Medi-Cal]</i>									
Wave 3 (n=431)	39	33	18	7	*	-	2	1	-
Wave 2 (n=428)	45	22	17	14	*	-	1	-	1
d. Figure out if your income qualifies you for financial assistance <i>[asked of total insured through Covered California or tried to get health insurance through Covered California]</i>									
Wave 3 (n=197)	37	23	24	11	3	-	2	-	-
Wave 2 (n=208)	22	28	24	16	2	-	6	2	-
f. Compare the services that would be covered by the plans <i>[asked of total who have coverage through a plan purchased themselves directly from an insurer or through Covered California]</i>									
Wave 3 (n=151)	30	35	26	7	2	-	*	*	-
Wave 2 (n=255) ¹⁷	21	20	32	22	4	-	2	-	-
g. Compare the amount you would have to pay to use health services <i>[asked of total who have coverage through a plan purchased themselves directly from an insurer or through Covered California]</i>									
Wave 3 (n=151)	30	34	17	8	5	-	6	*	-
Wave 2 (n=255) ¹⁸	20	27	25	21	5	-	2	-	-

¹⁷ Wave 2 item f was asked of newly insured who have coverage through a plan purchased themselves directly from an insurer or through Covered California or those who tried to get coverage through these sources.

h.	Compare the monthly amount you would have to pay for coverage [asked of total who have coverage through a plan purchased themselves directly from an insurer or through Covered California]									
	Wave 3 (n=151)	39	35	12	7	6	-	2	-	-
	Wave 2 (n=255) ¹⁹	27	24	23	22	4	-	1	-	-
i.	Find someone to help you enroll or answer your questions [asked of total insured other than through an employer]									
	Wave 3 (n=612)	41	33	12	10	2	2	*	*	-
	Wave 2 (n=587)	45	27	11	13	3	2	*	-	-
j.	Get confirmation from (the county/Covered California) that your coverage has started [asked of total insured through Medi-Cal or Covered California]									
	Wave 3 (n=518)	41	32	13	10	1	-	2	2	-
	Wave 2 (n=454)	38	23	17	16	1	-	4	-	*

B52. Does having health insurance make you feel (more) financially secure, (less) financially secure, or did it make no difference in how financially secure you feel? (ROTATE RESPONSES IN PARENS)

Based on total insured

	Wave 3 (n=731)	Wave 2 ²⁰ (n=704)
More financially secure	53	37
Less financially secure	10	16
No difference	36	45
Don't know	*	1
Refused	*	*

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

Based on total insured

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

¹⁸ Wave 2 item g was asked of newly insured who have coverage through a plan purchased themselves directly from an insurer or through Covered California or those who tried to get coverage through these sources.

¹⁹ Wave 2 item h was asked of newly insured who have coverage through a plan purchased themselves directly from an insurer or through Covered California or those who tried to get coverage through these sources.

²⁰ Wave 2 question read, "Did gaining health insurance make you feel (more) financially secure, (less) financially secure, or did it make no difference in how financially secure you feel?"

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

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

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

B55. How well do you feel you understand what healthcare services your plan covers and what it doesn't? Would you say you understand it very well, somewhat well, not too well, or not well at all?

Based on total insured

	Wave 3 (n=731)	Wave 2 (n=704)
Very well	31	31
Somewhat well	33	39
Not too well	27	19
Not at all well	8	10
Don't know	*	2
Refused	1	*

B56. How well do you feel you understand how much you would have to pay when you visit a doctor or health care provider? Would you say you understand it very well, somewhat well, not too well, or not well at all?

Based on total insured

	Wave 3 (n=731)	Wave 2 (n=704)
Very well	40	45
Somewhat well	32	29
Not too well	19	16
Not at all well	8	8
Don't know	1	2
Refused	1	*

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

Based on total insured (n=731)

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

T23. In the past twelve months, were you told by a doctor's office or clinic that they would not accept you as a new patient, or not?

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

T24. In the past twelve months, have you had to wait longer than you thought was reasonable to get an appointment for medical care, or not?

	Wave 3
Yes	25
No	69
Haven't tried to get an appointment (Vol.)	6
Don't know	*
Refused	-

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

	Wave 3	Wave 1
Yes	24	40
No	75	60
Don't know	1	*
Refused	-	-

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

Based on total who had problems paying medical bills

	Wave 3 (n=222)	Wave 1 (n=776)
Major impact	57	57
Minor impact	37	33
No impact at all	6	9
Don't know	-	*
Refused	-	*

Q42/Q43 Combo table based on total

	Wave 3	Wave 1
Had problems paying medical bills	24	40
Medical bills had a major impact	14	22
Medical bills had a minor impact	9	13
Medical bills had no impact at all	2	4
Don't know/refused impact	-	-
Did not have problems paying medical bills	75	60
Don't know	1	*
Refused	-	-

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

	Wave 3
Yes, there was	27
No, there was not	73
Don't know	*
Refused	*

(READ:) One another topic...

T25. Did your monthly income increase or decrease at any point in 2014, or was your income pretty much the same each month in 2014?

(INTERVIEWER NOTE: If R says income is different every month, code as increase/decrease and ask follow-up)

(IF INCREASED OR DECREASED: Was that a big change or just a small change?)

	Wave 3
Change In Income (NET)	38
Big change in monthly income	19
Small change in monthly income	19
Income was pretty much the same each month	62
Don't know	*
Refused	*

T26. Did you let Covered California or Medi-Cal know about changes to your income in 2014, or not?

Based on total who had an income change and were insured in Wave 2 and Wave 3 by Covered California or Medi-Cal in either wave (n=216)

	Wave 3
Yes	49
No	41
Didn't have coverage from Cov CA/Medi-Cal last year (Vol.)	8
Don't know	1
Refused	2

T27. As far as you know, when someone gets financial help from the government to pay their health insurance premium, is it possible they would end up owing money to the government if their income or family size changes during the year, or not?

	Wave 3
Yes	49
No	26
Don't know	24
Refused	*

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

Based on total uninsured

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

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

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

B63/B64. Combo table based on total uninsured

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

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

Based on total uninsured who were born in another country

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

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

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

	Wave 3
Married	37
Not Married (NET)	62
Living with a partner	12
Widowed	2
Divorced	7
Separated	4
Never been married	37
Don't know	*
Refused	*

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

	Wave 3
None	52
One	16
Two	17
Three	9
Four	3
Five	1
Six – Ten	*
Eleven – Fifteen	-
Don't know	-
Refused	*

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

	Wave 3
Employed (NET)	62
Employed full-time	38
Employed part-time	24
Not Employed (NET)	38
Unemployed and currently seeking employment	13
Unemployed and not seeking employment	2
A student	5
Retired	2
On disability and can't work	5
A homemaker or stay at home parent	12
Don't know	*
Refused	*

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

	Wave 3
Excellent	13
Very good	22
Good	29
Fair	30
Poor	6
Don't know	*
Refused	*

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

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

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

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

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

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

D19. † Besides yourself, how many other dependent children (do/does) your (parents/parent) have?
 (INTERVIEWER NOTE: If the R is not claimed by their parent, ask about the person claiming them as a dependent)

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

FAMILYSIZE

	Wave 3
One	39
Two	21
Three	14
Four	14
Five +	12

FEDERAL POVERTY LINE

D15. † To help us describe the people who took part in our study, it would be helpful to know which category best describes your (personal/family) income last year before taxes.
 [Family income only includes income from you yourself, (AND your spouse), (and your dependent children) (AND your spouse and/or any dependent children), (AND your {parents/parent}), (AND any other dependent children of your {parents/parent}), (AND/OR any other dependent children of your {parents/parent})].
 Is your total annual (personal/family) income from all sources, and before taxes, less than (AMOUNT 1), at least (AMOUNT 1) but less than (AMOUNT 3) or (AMOUNT 3) or more?
 [INTERVIEWER: IF RESPONDENT REFUSES: Your responses are strictly confidential and are not attached to any identifying information. It is important for us to know this information to help us describe people who took part in our study.]
 [INTERVIEWER: IF RESPONDENT SAYS THEY ARE NOT SURE, PROBE: Can you estimate?]

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

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

D16. † How about average monthly income? Can you estimate whether your (personal/family's) average **monthly** income from all sources was less than (AMOUNT 1 M*), at least (AMOUNT 1 M*) but less than (AMOUNT 3 M*) or (AMOUNT 3 M*) or more?
 [Family income only includes income from you yourself, (AND your spouse), (and your dependent children) (AND your spouse and/or any dependent children), (AND your {parents/parent}), (AND any other dependent children of your {parents/parent}), (AND/OR any other dependent children of your {parents/parent})].
 [INTERVIEWER: IF RESPONDENT REFUSES: Your responses are strictly confidential and are not attached to any identifying information. It is important for us to know this information to help us describe people who took part in our study.]
 [INTERVIEWER: IF RESPONDENT SAYS THEY ARE NOT SURE, PROBE: Can you estimate?]

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

	Wave 3
Less than/ =138% FPL	55
Greater than 138% up to/ = 400% FPL (NET)	37
Greater than 138% up to/ = 250% FPL	25
Greater than 250% up to / = 400% FPL	11
Greater than 138% up to/400% FPL (unspecified)	*
Over 400% FPL	6
Don't know/Refused	1

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

FamilySize	100% Poverty guideline	AMT1 (138%)	AMT2 (250%)	AMT3 (400%)
1	\$11,670	\$16,000	\$29,000	\$47,000
2	\$15,730	\$22,000	\$39,000	\$63,000
3	\$19,790	\$27,000	\$49,000	\$79,000
4	\$23,850	\$33,000	\$60,000	\$95,000
5	\$27,910	\$39,000	\$70,000	\$112,000
6	\$31,970	\$44,000	\$80,000	\$128,000
7	\$36,030	\$50,000	\$90,000	\$144,000
8	\$40,090	\$55,000	\$100,000	\$160,000
9	\$44,150	\$61,000	\$110,000	\$177,000
10	\$48,210	\$67,000	\$121,000	\$193,000



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