



Annual Survey of Americans' Views on Health Care and the ACA Finds Nearly Half of Remaining Uninsured are Unaware of the Individual Mandate or of the Exchanges

Forty-four percent of remaining uninsured population falls in the 18-34 age range

LOS ANGELES – September 23, 2014 – While the percentage of Americans without health insurance has fallen from 22 to 15 percent over the past 11 months, a new Harris Poll [survey](#) conducted on behalf of the national non-profit Transamerica Center for Health Studies (TCHS) found that nearly half (46 percent) of those who remain uninsured have still not heard of the individual mandate, and 43 percent have not heard of the Exchanges where they may be eligible to purchase health insurance.

The survey also found that among those who remain uninsured, 11 percent stated they did not obtain insurance because it is too expensive, and 27 percent said paying the tax penalty and health expenses costs less than paying for health insurance.

For those who did comply with the ACA's individual mandate to purchase health coverage, the survey revealed a positive sentiment. "More than three-quarters (78 percent) of the newly insured population (ages 18-64) are at least somewhat satisfied with the quality of the health care that they can access," said TCHS Executive Director Hector De La Torre.

TCHS also [surveyed](#) businesses and found that among large employers, 33 percent said they expect their companies to *increase* headcount in the next two years while accounting for the ACA, and 11 percent said they expect the number of employees at their company to decrease as a result of ACA. Further, only half of small businesses with fewer than 50 employees are aware of the Small Business Health Options Program Marketplace (SHOP), which gives these businesses the opportunity to purchase coverage for their employees (with potential tax credits).

"It's not surprising that small employers are the least informed about the ACA and health care options in general," said De La Torre. "Aside from large employers being more informed and prepared for the mandate, they seem optimistic and are adding headcount despite the fact that they will have to insure those new employees in the coming years."

Other key findings from the survey include:

Nearly half (46 percent) of uninsured Americans (ages 18-64) are uninformed about the individual mandate provision of the ACA and 43 percent have not heard of the state exchanges where they can apply for coverage with possible subsidies.

- Since November 2013, the percentage of uninsured Americans has fallen from 22 percent to 15 percent.
- Among the remaining uninsured, 44 percent are between ages 18 and 34, and 33 percent are Latino.
- 22 percent said they did not obtain health insurance prior to the ACA deadline because they were not aware of the individual mandate to obtain coverage.
- 40 percent of uninsured Americans have not gathered information about their health, health insurance, and the health care system in the past 12 months.

Less than half (42 percent) of the uninsured could afford health insurance premiums of just \$100 per month.

- Of those who remain uninsured, 11 percent stated they did not obtain insurance because it is too expensive and 27 percent said paying the tax penalty and health expenses costs less than paying for health insurance.
- The median household income of uninsured Americans (\$37,300) was *more* than that of newly insured Americans (\$33,200), and less than that of continuously insured (insured pre-mandate and currently insured) Americans (\$75,200), suggesting a potential affordability gap for middle income Americans.
- Only about one-fifth (22 percent) of uninsured Americans are currently able to afford routine health expenses, and only five percent are currently saving for health care expenses.

More than three-quarters (78 percent) of the newly insured population (ages 18-64) are at least somewhat satisfied with the quality of the health care that they can access now.

In general, continuously insured (insured pre-mandate and currently insured) Americans (ages 18-64) noticed few changes in their health care options.

- The group of continuously insured Americans makes up the largest portion of the population at 78 percent.
- 96 percent of this group obtained coverage from the same source in 2013 and 2014.
- 77 percent of this group did not notice a change in health insurance choices as a result of the ACA.
- An increase in cost of premiums, deductibles or out-of-pocket expenses was the most cited (48 percent) impact felt by the continuously insured.
- Overall, the group remains satisfied (84 percent at least somewhat satisfied – no change since November 2013) with the quality of health care system that they can access now.

In 2014, 33 percent of employers said they expect their companies to *increase* headcount in the next two years while accounting for the ACA, compared to 20 percent in 2013.

- Only 11 percent said they expect the number of employees at their company to decrease as a result of ACA.
- The increases are anticipated primarily among businesses with over 50 employees that are impacted by the employer mandate, with 44 percent indicating a likely increase in headcount while accounting for the ACA.

With the individual mandate taking effect in 2014 and the employer mandate (for companies with over 100 employees) looming in 2015, employers are placing more priority

on offering health insurance to all employees and less priority on minimizing health care costs.

- In 2014, 12 percent of employers indicated that offering health insurance to all employees was the top benefits-related priority compared to 6 percent in 2013.
- In 2014, only 6 percent of employers said minimizing health care costs was their top benefits-related priority compared to 18 percent in 2013.

Only half of small businesses with less than 50 employees are aware of the Small Business Health Options Program Marketplace (SHOP) which gives these businesses an opportunity to provide coverage for their employees (with potential tax credits).

- 50 percent of small businesses are aware of SHOP, compared with 82 percent of businesses with 50-499 employees and 84 percent of businesses with 500 or more employees.
- 12 percent of small businesses expect to offer coverage to employees through the Small Business Health Options Program (SHOP) marketplace within the next 1-2 years.

For more information, visit: <http://bit.ly/1smzRGV>

ABOUT THE SURVEYS

Two surveys, [One Year In: Americans Respond to the Affordable Care Act](#) and [One Year In: Businesses Respond to the Affordable Care Act](#) were conducted online within the United States by Harris Poll on behalf of the Transamerica Center for Health StudiesSM. The general population survey was fielded between July 14 and July 25, 2014 among a nationally representative sample of 2,624 of the U.S. general population age 18 – 64. Results were weighted (statistically adjusted) as needed on income, education, gender, race/ethnicity, region, employment status, number of employees in company, and health insurance status. The employer survey was conducted online within the United States by Harris Poll on behalf of the Transamerica Center for Health StudiesSM between July 8 and July 30, 2014 among a sample of 751 employer decision makers aged 18+, 301 of which were small businesses (1-49 employees). Data were weighted (statistically adjusted) on employer size (by number of employees) to be representative of U.S. businesses. No estimates of theoretical sampling error can be calculated; a full methodology is available upon request.

ABOUT THE TRANSAMERICA CENTER FOR HEALTH STUDIESSM

The Transamerica Center for Health StudiesSM is a division of the Transamerica InstituteSM, a nonprofit, private foundation. TCHS is dedicated to identifying, researching and analyzing the most relevant health care issues facing the public today. TCHS helps to inform the national health care conversation by bringing clarity and confidence to complex health care and health coverage decisions. Through the development of comprehensive, unbiased tools and the publication of its research findings, TCHS offers Americans a personalized way to navigate the financial implications of health care decisions.

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