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## **New Survey: Americans More Informed About Affordable Care Act, But the Uninsured are the Least Informed and Prepared for Coverage Mandate**

*Although the uninsured are the group most affected by the individual mandate of the ACA, they now have more questions than answers as 31 percent have not even heard of the new health insurance Exchanges as the deadline to purchase coverage approaches*

*While 60 percent of Americans feel informed about the ACA and 72 percent feel prepared for the individual mandate requirement of the ACA – up from July’s 48 percent and 63 percent respectively – 59 percent have done nothing in the past 12 months to prepare for the ACA*

Los Angeles, California – As the deadline for mandated individual health coverage approaches, Americans are now more informed about the Affordable Care Act (ACA) and feel more prepared for its implementation but that has not spurred action, according to a national opinion survey of more than 1,000 Americans (ages 18-64) conducted online in November during open enrollment by Harris Interactive and released today by Transamerica Center for Health Studies<sup>SM</sup>. The survey also finds that the uninsured, the group **most** affected by the individual mandate provision of the ACA, still have more questions than answers about the new law, as only 35 percent say they are “very” or “somewhat” prepared for the ACA, up slightly from 30 percent in July, and 31 percent haven’t even heard of the new health insurance Exchanges compared to 15 percent of the general population.

The Transamerica Center for Health Studies’ “*Pulse Check on Health Care Coverage Perceptions and Readiness*,” a follow up to their larger annual survey conducted in July 2013, finds that the general population is significantly more informed of (60 percent) and prepared for (72 percent) the ACA than in July (48 percent and 63 percent respectively), but that has not resulted in action, as 59 percent say that have done nothing in the past 12 months to prepare for the ACA.

“More Americans are informed and prepared for the March 31, 2014 mandatory health coverage date, but a significant number have yet to actually sign up for health insurance in the Exchanges or in the traditional insurance market,” said Hector De La Torre, Executive Director of the Transamerica Center for Health Studies. “The uninsured continue to be the least active, which could be because they feel the least prepared and also are the least satisfied with the health care system. With the deadline to purchase coverage approaching, the great unknown is what the uninsured will do.”

When asked about the level of communication coming from their employers about the ACA, over half (51 percent) of working Americans say either that their employer has not provided information to them about the ACA or that they do not know if their employer

has done so. As of 2013, most employers are required to notify their employees about specific health coverage information, including the Health Exchange in their state.

One of the most positive reactions to the new health care law comes from those with pre-existing medical conditions, as 35 percent of those previously unable to access or afford health insurance due to a pre-existing medical condition\* say they can now get health coverage as a result of the ACA. Under the ACA, health insurance plans may no longer deny individuals coverage due to a pre-existing condition.

Key findings from the survey include:

- Majorities of the General Population are informed about the ACA mandate (60 percent) and feel prepared in the face of the ACA mandate (72 percent). Both of these measures are up from levels seen in July (48 percent and 63 percent, respectively).
- A notable portion of those with a pre-existing medical condition believe they stand to benefit from the implementation of the ACA. Among those unable to access or afford health insurance due to a pre-existing medical condition\*, 35 percent say they can now get health coverage as a result of the ACA.
- Although the uninsured are most affected by the individual mandate provision of the ACA, they now have more questions than answers as the deadline for coverage approaches. Those without health insurance are more than twice as likely as the general population to report they haven't heard of the new health insurance Exchanges such as healthcare.gov (31 percent among the uninsured versus 15 percent of the general population).
- Sixty-one percent of the uninsured have done "nothing" in the past 12 months to prepare for the ACA. Six percent of the General Population claim that they intend to purchase health insurance through the new Exchanges. However, to-date, 2 percent indicate having done so.
  - Despite their low level of satisfaction with the quality of the health care system they have access to (34 percent versus 84 percent among both privately and publicly insured individuals), the uninsured are less informed about the ACA (42 percent being "very" or "somewhat" informed) as compared to those who are privately (64 percent) or publicly (65 percent) insured. *Thirty-one percent of those uninsured haven't even heard of the new Health Exchanges.*
  - A majority (55 percent) of the uninsured say they are "not sure" what they plan to do in response to the individual mandate.
  - As the enrollment deadline approaches, the reported preparedness of the uninsured has only increased marginally, with those saying they are

“very” or “somewhat” prepared up from 30 percent in July to 35 percent in November.

- Over half (51 percent) of those employed say either their employer has not provided information to them about the ACA (34 percent) or that they do not know if their employer has done so (17 percent).
- Majorities of those insured intend to either continue to receive coverage through their employer or keep the same insurance they have.
  - Of those currently insured through their employer, 81 percent plan to keep their same coverage and of those insured through a non-employer plan, 53 percent plan to keep their same plan.
  - Though the uninsured are more likely than those privately and publicly insured to plan to purchase health insurance through the new exchange, only 10 percent of the uninsured plan on doing so (compared to 5 percent among those privately insured and 1 percent among those publicly insured)

To view the survey visit [\[LINK\]](#).

## **METHODOLOGY**

An online survey was conducted November 5-11, 2013 among a nationally representative sample of 1,005 members of the U.S. General Adult Population using the Harris online panel. Among the respondents, all were U.S. residents aged 18–64.

Data were weighted (statistically adjusted) on income, education, gender, race/ethnicity, region, employment status, number of employees in company, and health insurance status to account for differences between the population available via the Internet versus by telephone and to be a representative sample of the U.S. General Adult Population age 18-64.

\* Caution – small base (n<100). Results should be interpreted as qualitative, or directional, in nature.

## **ABOUT THE SURVEY**

In September 2013, Transamerica Center for Health Studies (TCHS) released findings of its inaugural national survey of the U.S. General Adult Population and business Employers regarding their attitudes toward health care. The overall goals for the study were to illuminate emerging trends, promote awareness, and help educate the public. TCHS then conducted a brief follow-up survey among the General Adult Population regarding their attitudes towards health care in November 2013 – then five weeks into the ACA open enrollment period. Harris Interactive was commissioned to conduct the survey for TCHS. TCHS is not affiliated with Harris Interactive.

## **ABOUT THE TRANSAMERICA CENTER FOR HEALTH STUDIES<sup>SM</sup>**

The Transamerica Center for Health Studies<sup>SM</sup> is a division of the Transamerica

Institute<sup>SM</sup>, 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.

#### **ABOUT THE TRANSAMERICA INSTITUTE<sup>SM</sup>**

The Transamerica Institute<sup>SM</sup> is a nonprofit, private foundation dedicated to identifying, researching and educating the public about the most relevant issues related to health and retirement facing the American public today. It is comprised of two objective research centers, the Transamerica Center for Retirement Studies<sup>®</sup> (TCRS) and the Transamerica Center for Health Studies<sup>SM</sup> (TCHS). Its mission is to help people make informed decisions about their current and future health care and retirement needs in order to improve the quality of their lives.

#### **ABOUT HARRIS INTERACTIVE**

Harris Interactive is one of the world's leading market research firms, leveraging research, technology, and business acumen to transform relevant insight into actionable foresight. Known widely for The Harris Poll<sup>®</sup>, Harris offers proprietary solutions in the areas of market and customer insight, corporate brand and reputation strategy, and marketing, advertising, public relations and communications research across a wide range of industries. Additionally, Harris has a portfolio of multi-client offerings that complement our custom solutions while maximizing a client's research investment. Serving clients worldwide through our North American and European offices, Harris specializes in delivering research solutions that help our clients stay ahead of what's next. For more information, please visit [www.harrisinteractive.com](http://www.harrisinteractive.com).

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