

One Year In: Americans Respond to the Affordable Care Act
Transamerica Center for Health StudiesSM Survey

September 2014

Table of Contents

About the Transamerica Center for Health Studies SM	Page 3
About the Survey	Page 4
Method	Page 5
Executive Summary	Page 7
Detailed Findings	
Impacts of the ACA	Page 10
Plans for 2015	Page 19
Efforts in Seeking Information	Page 22
Personal Health and Health Care System	Page 32
Employer Relationship	Page 40
Demographics	Page 45

About the Transamerica Center for Health StudiesSM

The Transamerica Center for Health StudiesSM (TCHS) is focused on empowering consumers and employers so that they can achieve the best value and protection from their health coverage, as well as the best outcomes in their personal health and wellness. Through its broad-based analysis and research findings, TCHS offers consumers and employers a guide to navigate the financial implications of the health care decisions they are facing.

TCHS engages with the American public through national surveys, its website, research findings and consumer guidance. TCHS also collaborates with health care experts and organizations that are equally focused on health coverage and personal health and wellness.

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 consumers and employers nationwide.

The Transamerica InstituteSM is funded by contributions from Transamerica Life Insurance Company and its affiliates (not a major medical insurer) and may receive funds from unaffiliated third parties.

About the Survey

The first phase of the ACA, the implementation of the Individual Mandate provision requiring non-exempt individuals to purchase qualifying health insurance by March 31, 2014, has been closely watched by many people and institutions to understand the impact on access and quality of health care and the economy.

Thanks to our continuous tracking efforts starting in July 2013, TCHS is positioned to remark on the American Public's response to the ACA – both behaviorally and attitudinally – particularly the response to the individual mandate.

The results of the most recently study – conducted by Harris Poll via a self-administered online survey among 2,624 US adults (age 18-64)– represents the third wave of research:

- Wave 1 (Benchmark Wave): July 2013 (n=2,505)
- Wave 2 (Pulse check Wave): November 2013 (n=1,005)
- Wave 3: July 2014 (n=2,624)

Method

- A 15-minute online survey was conducted from July 14 – 25, 2014 among 2,626 US adults age 18-64.

Harris Poll maintains a panel of millions of people worldwide who have agreed to participate in survey research. Panelists are recruited through more than 100 different sources and campaigns, and all panelists have completed a "confirmed" or "double" opt-in process. We typically use this panel as the sample frame for online research.

While telephone RDD (Random-Digit-Dialing) was once considered the “gold standard” in the past with regard to representativeness, this is no longer the case as telephone response rates have declined over time (caller ID, ‘do not call lists’), as has the proportion of U.S. adults who have a landline in their home (more cell phone only or cell phone dominant households).

High levels of internet penetration and strong quality standards of data collection make an online a valid method data collection and one that is deemed acceptable for public release by most mainstream media outlets.

- Figures for education, age by gender, region, and household income were weighted where necessary to bring them into line with the population of US residents ages 18 to 64 (based on 2013 CPS), separately by race (Latino, Asian, Black/African American, and All Other), and ultimately combined into a total General Population sample.
- An additional separate weight was created for US residents ages 18-64 who are currently uninsured, utilizing the most current information from Gallup (March 2014) for age and ethnicity to ensure representativeness for analyses of that subgroup as well.
- Our weighting algorithm also included a propensity score which allows us to adjust for attitudinal and behavioral differences between those who are online versus those who are not, those who join online panels versus those who do not, and those who responded to this survey versus those who did not.

Method

- The following sub-samples were achieved:
 - Black/African American: 214
 - Latino: 211
 - Uninsured: 359
 - Newly Insured (i.e., acquired health insurance in the past 12 months and did not have health insurance immediately prior): 211
- Percentages were rounded to the nearest whole percent. Differences in the sums of combined categories/answers are due to rounding.
- Terminology:
 - ACA: Affordable Care Act
 - Gen Pop: General adult population age 18-64
 - Continuously insured: Those currently insured and did not acquire new insurance in the past 12 months
 - *Denotes proportion between 0 and 0.5% (unless otherwise noted)
 - “†” refers to data available in the *Transamerica Center for Health StudiesSM Survey: Health Care Reform Initiative – Employer report.*

Executive Summary

Nearly half (46 percent) of uninsured Americans *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 assistance. <Page 29, 31>

- Since November 2013, the percentage of uninsured Americans has fallen from 22 percent to 15 percent. <Page 11>
The remaining uninsured have the following characteristics:
 - 44 percent are between age 18 and 34, compared to 33 percent of the Gen Pop <Page 12>
 - 31 percent are Latino, compared to 17 percent of the Gen Pop <Page 12>
 - 23 percent are unemployed, but looking for work, compared to 7% of the Gen Pop <Page 12>
- 27 percent of the uninsured say paying their health expenses plus the penalty is less expensive than the options available to them. <Page 15>
- 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. <Page 15>

Among the uninsured, less than half (42 percent) could afford health insurance premiums of just \$100 per month, and affordability of health insurance varies widely amongst Americans.

<Page 16>

- 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. <Page 15>
- 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. <Page 12, 13, 48>

Executive Summary

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

- The group of continuously insured Americans makes up the largest portion of the population at 78 percent. <Page 47>
- Of the continuously insured, 96 percent obtained coverage from the same source in 2013 and 2014. <Page 17>
- 77 percent of the continuously insured population did not notice a change in health insurance choices as a result of the ACA. <Page 18>

For those continuously insured (insured pre-mandate and currently insured), an increase in costs was the most commonly experienced change as a result of the ACA. <Page 17>

- An increase in cost of premiums, deductibles or out-of-pocket expenses was the most cited (48 percent) impact felt by the continuously insured. <Page 17>
- The majority (57 percent) of continuously insured Americans stated that health insurance premiums of \$200 would be affordable. <Page 16>
- But overall, the group remains satisfied (84 percent at least somewhat satisfied – no change since November 2013) with the quality of health care system they have access to. <Page 35>

Executive Summary

More than three-quarters (78 percent) of the newly insured population are somewhat or very satisfied with the quality of the health care system to which they now have access, compared to just 47 percent of those that remain uninsured. <Page 35>

- Of newly insured (i.e., obtained health insurance in the past 12 months and were previously uninsured),
 - 30 percent purchased health insurance through the new Exchanges. <Page 14>
 - 28 percent applied for new health coverage through a government-sponsored program. <Page 14>
 - 33 percent obtained health insurance through an employer or family member's plan <Page 14>
- But this newly insured group still contrasts from the group of continuously insured Americans in that they face a more difficult financial burden:
 - Just 10 percent of newly insured Americans are saving for health care expenses (vs. 26 percent among continuously insured). <Page 39>
 - And 39 percent say they cannot afford routine health expenses (vs. 17 percent among continuously insured). <Page 39>

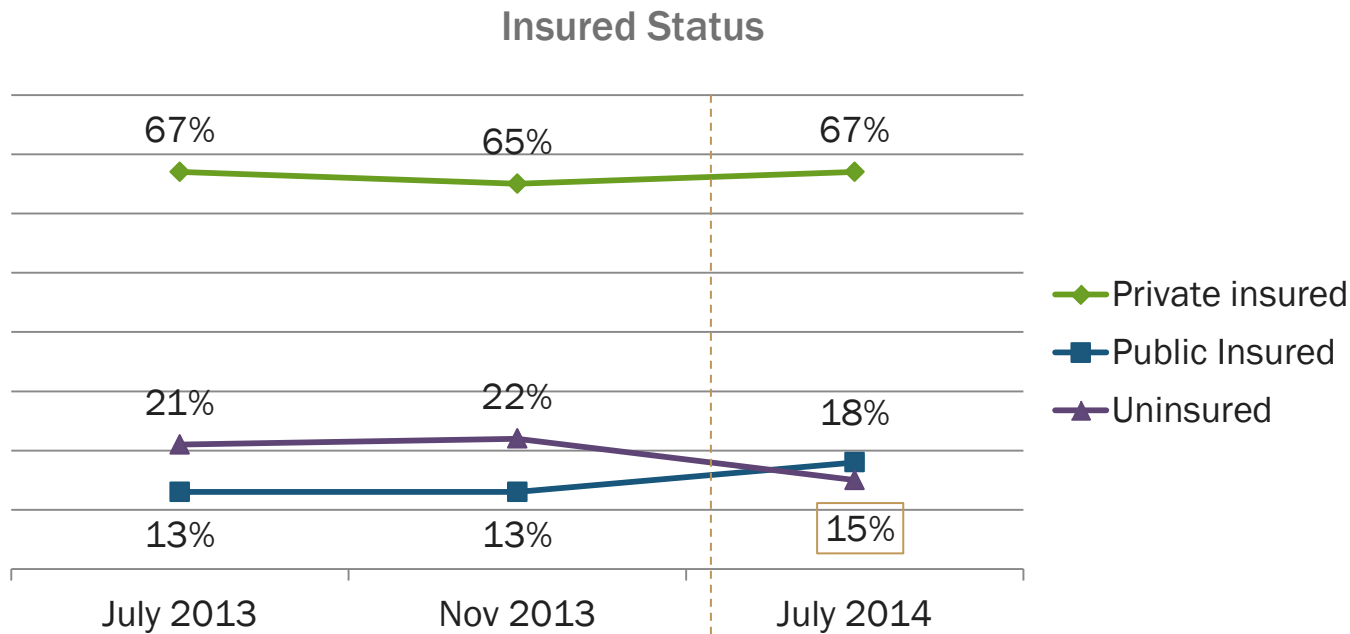
Though people generally believe they are in good health and are satisfied with the quality of the health care system, there is interest in plans that would incentivize healthy behaviors.

- Eight in ten Americans consider themselves to be in “good” or “excellent” health and eight in ten are also at least somewhat satisfied with the quality of the health care system they have access to. <Page 33, 35>
- For most Americans, continued good health is the goal as 70 percent said staying healthy or making personal health changes was their *top* current health priority. <Page 34>
- Still, there is interest among 74 percent in a health care system that directly incentivizes healthy behavior through cash payouts or insurance premium discounts. <Page 37>
- The two most commonly cited characteristics of quality in the health care system include doctors having sufficient time to treat their patients (40 percent) and a focus on preventive care (38 percent). <Page 36>

Detailed Findings: Impacts of the ACA

Uninsured Americans fell to just 15 percent in July 2014.

The decline in uninsured Americans was coupled with an increase in the percent of Americans receiving coverage through the new state health insurance Exchanges or public programs such as Medicaid and Medicare.

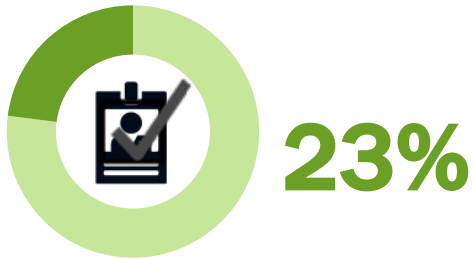


March 31, 2014: State Exchange Open Enrollment ends, signaling the deadline for non-exempt individuals to purchase qualifying health insurance (the Individual Mandate). Three months later, the rate of uninsured Americans falls to **15 percent**.

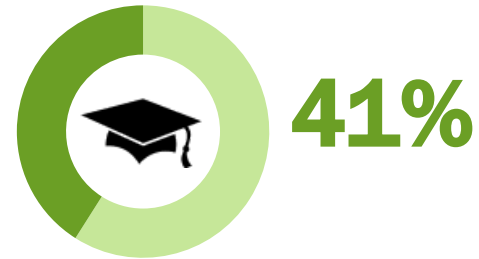
BASE: All Qualified Respondents (July 2013 n=2505, November 2013 n=1005, July 2014 n=2624)
Q602. Which of the following best describes how you primarily receive health insurance?

Who is still uninsured?

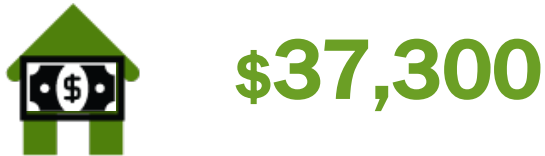
Among uninsured. . .



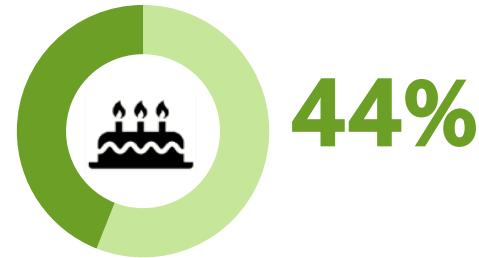
are **unemployed**, but looking,
compared to 7% of Gen Pop



have a HS or less level of **education**,
compared to 27% of the Gen Pop



is the median **household income**,
compared to \$67,000 of Gen Pop

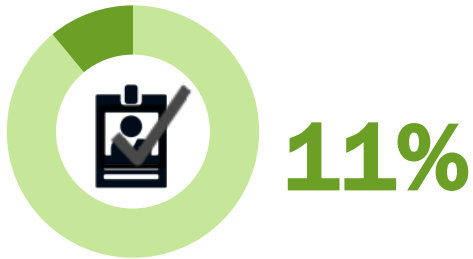


are aged **18-34**, compared to
33% of the Gen Pop

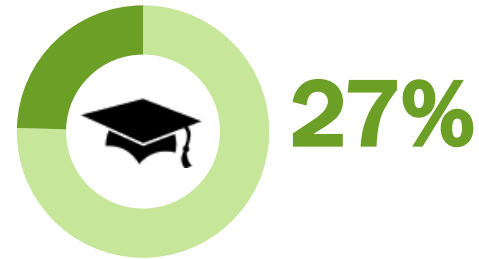
31% percent are Latino,
compared to 17% of Gen Pop

Who is newly insured?

Among newly insured. . .



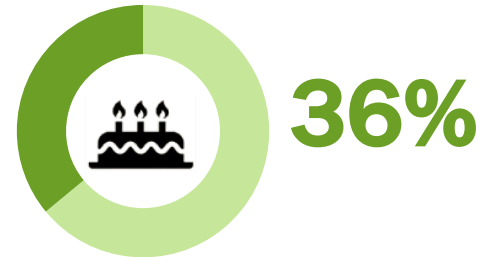
are **unemployed**, but looking, compared to 7% of Gen Pop



have a HS or less level of **education**, in line with 27% of the Gen Pop



is the median **household income**, compared to \$67,000 of Gen Pop

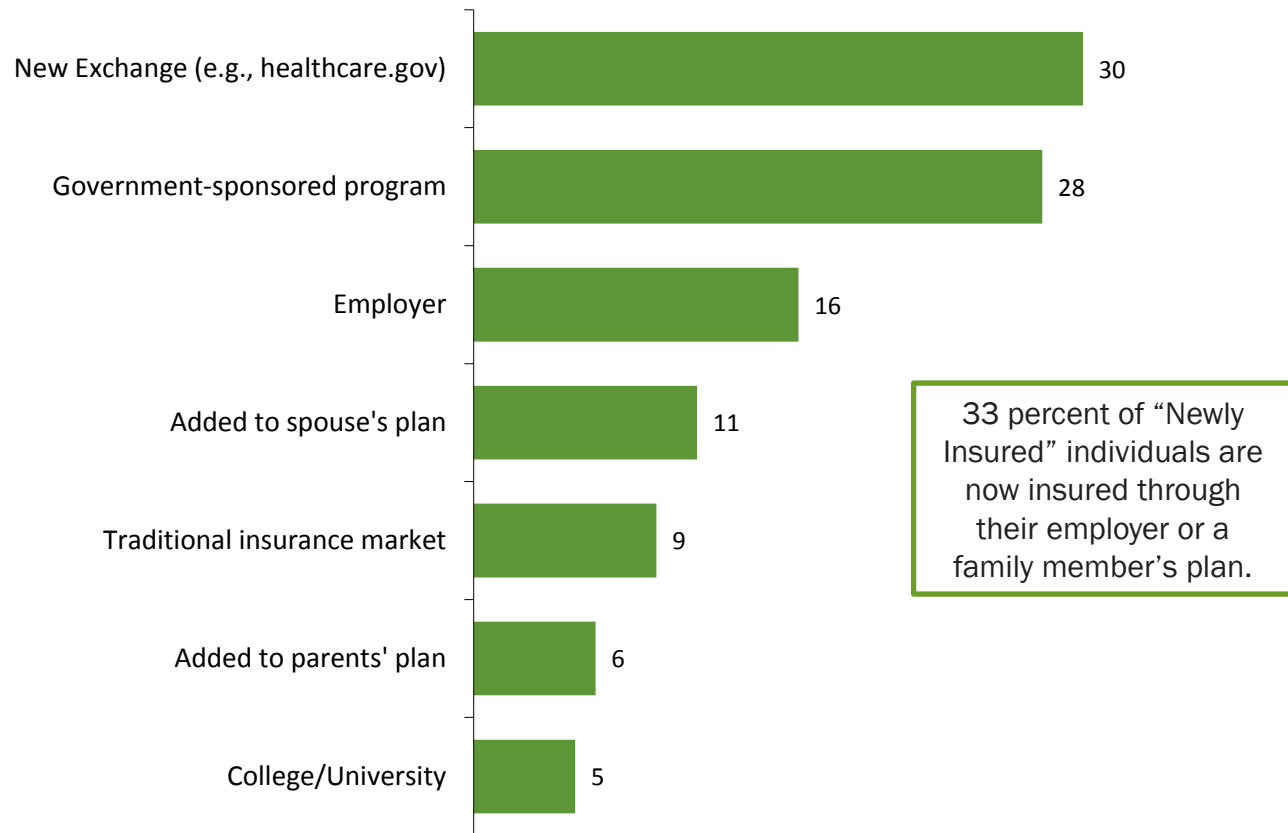


are aged **18-34**, compared to 33% of the Gen Pop

The newly insured population acquired their health insurance primarily through the new Exchanges or a government-sponsored program.

Roughly three in ten newly insured acquired health insurance through the new Exchanges and another three in ten through government-sponsored programs.

How “Newly Insured” Individuals are now insured.



New in 2014

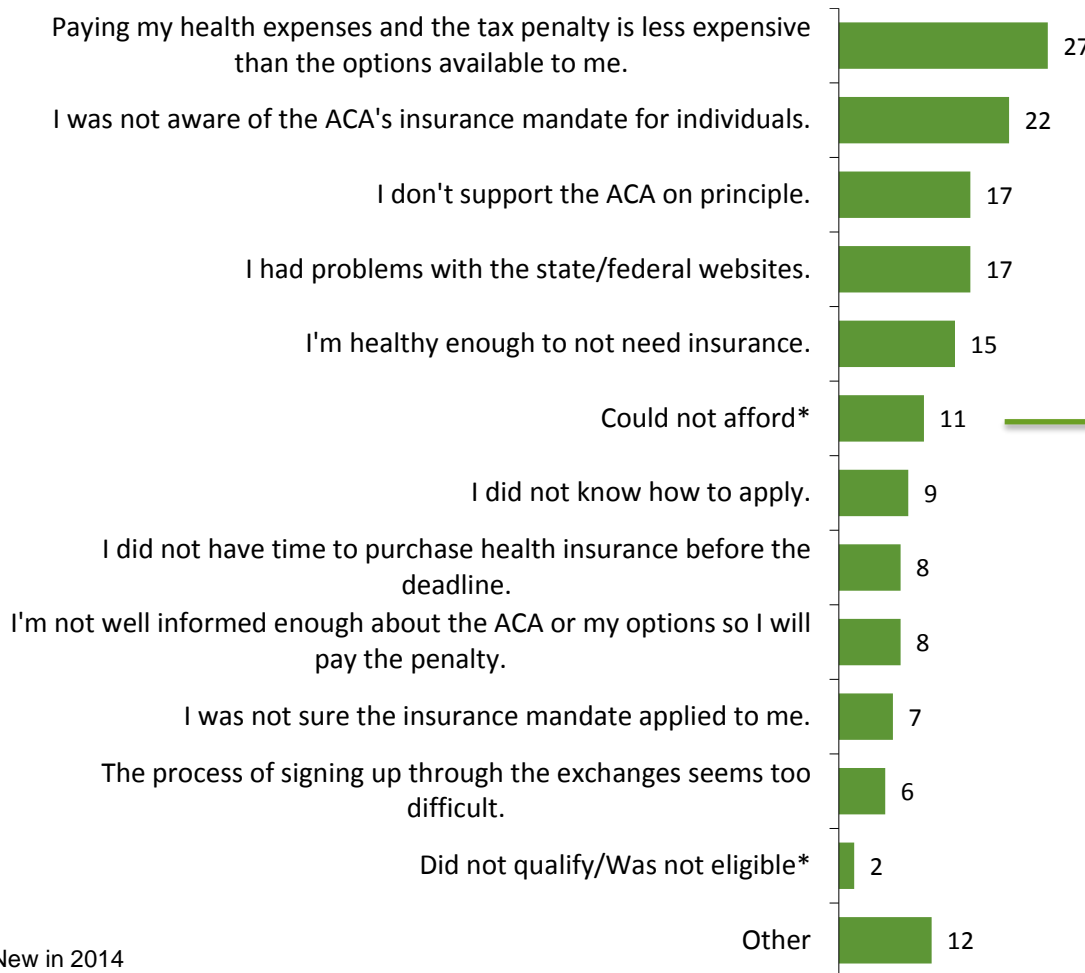
BASE: Newly insured n=211

Q1941. You mentioned that you acquired health insurance coverage in the past 12 months and did not have a policy immediately prior. How did you obtain your current health insurance coverage? Please select all that apply.

Among those who remain uninsured even after the individual mandate, more than one-fifth were not aware of the ACA mandate for individuals.

The most common explanation (27 percent) for not obtaining coverage was that health expenses plus the penalty is less expensive than the options available, and 11 percent simply stated they could not afford coverage.

Reason Did Not Obtain Coverage Before ACA Deadline



37 percent say either they could not afford or that paying expenses plus the penalty is less expensive

Age Distribution

Age Group	Uninsured Population in Total	Uninsured Population responding "Paying health expenses and penalty is less expensive than options available to me"
18-34	44	34
35-49	30	26
50-59	19	30
60+	7	10

New in 2014
BASE: Uninsured n=359

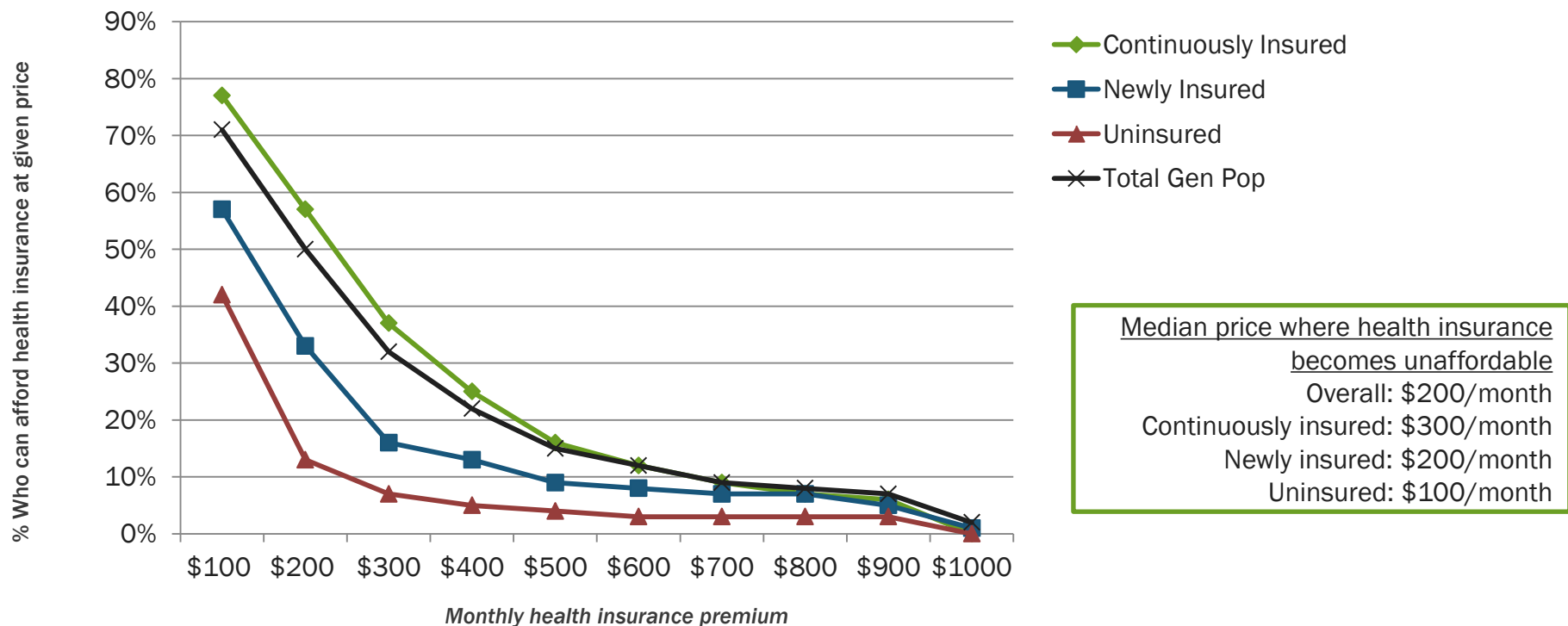
Q1942. You mentioned that you currently do not have health insurance coverage. With the ACA's insurance mandate for individuals in effect, which of the following best explains the reason you did not obtain coverage before the deadline? Please select all that apply.

*Denotes a response volunteered if respondent selected "other." Similar responses were classified together.

Even at a monthly premium of \$100, most uninsured Americans say they would be unable to afford health insurance.

Just over half of newly insured Americans are able to afford health insurance at a \$100/month premium.

Affordability of Health Insurance at Price Points



New in 2014

BASE: All Qualified Respondents (Continuously insured n= 2054; Newly insured n= 211; Uninsured n= 359)

Q810. At what **monthly price** does a health insurance premium become **unaffordable** to you? Please factor in the cost for only yourself as an individual, NOT including any dependent coverage and select the statement that indicates the lowest monthly premium that would be unaffordable to you.

The ACA has had some financial impact on the continuously insured population.

Four in ten continuously insured individuals say their health insurance premiums have increased as a result of the ACA, 33 percent have experienced an increase in their deductible and 34 percent have had an increase in out-of-pocket expenses.*

Effect of ACA on. . . (Among Continuously Insured)	Increased	Stayed the Same	Decreased
The cost of my health insurance premium has...	40	53	8
My medical out-of-pocket expenses have...	34	59	7
The cost of my health insurance deductible has...	33	59	8
My access to health care that is more focused on preventive care instead of diagnosis and treatment has...	11	80	9
The amount/variety of health insurance options I am able to choose from has...	9	77	14
My access to affordable health care coverage has...	9	77	14
My access to health insurance plans that provide coverage for my dependents has...	9	82	9
The quality of the health insurance plans I have access to has...	7	76	17
My access to specialist physicians has...	7	82	11
The quality of health care service I have access to has...	6	81	14
My access to the latest medical technologies (advanced, sophisticated procedures, medication, and medical devices) has...	6	85	9
My access to general or family practice doctors has...	6	83	11
My access to brand name drugs has...	5	81	15
The number of health insurance benefits packages offered by my employer has...	5	78	18

48 percent have seen either the cost of their premium, out-of-pocket expenses, or deductible increase as a result of the ACA.

Of the continuously insured, 96 percent obtained coverage from the same source in 2013 and 2014

*Those reporting "n/a" were removed from answering base

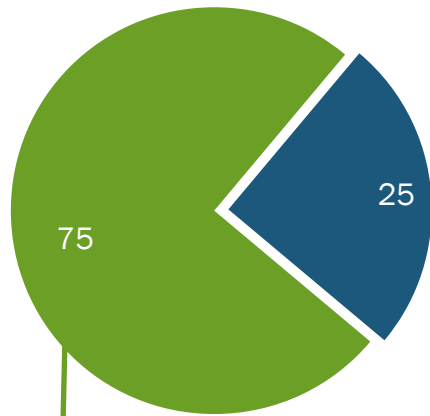
New in 2014
 BASE: Continuously Insured and outcome is applicable to respondent (n=varies)
 Q1927. Below is a list of possible outcomes resulting from the ACA. Please indicate what you have personally experienced with each of the following outcomes. Have each of the following increased, decreased, or stayed about the same for you personally?

The large majority of the General Population has not been impacted by the ACA.

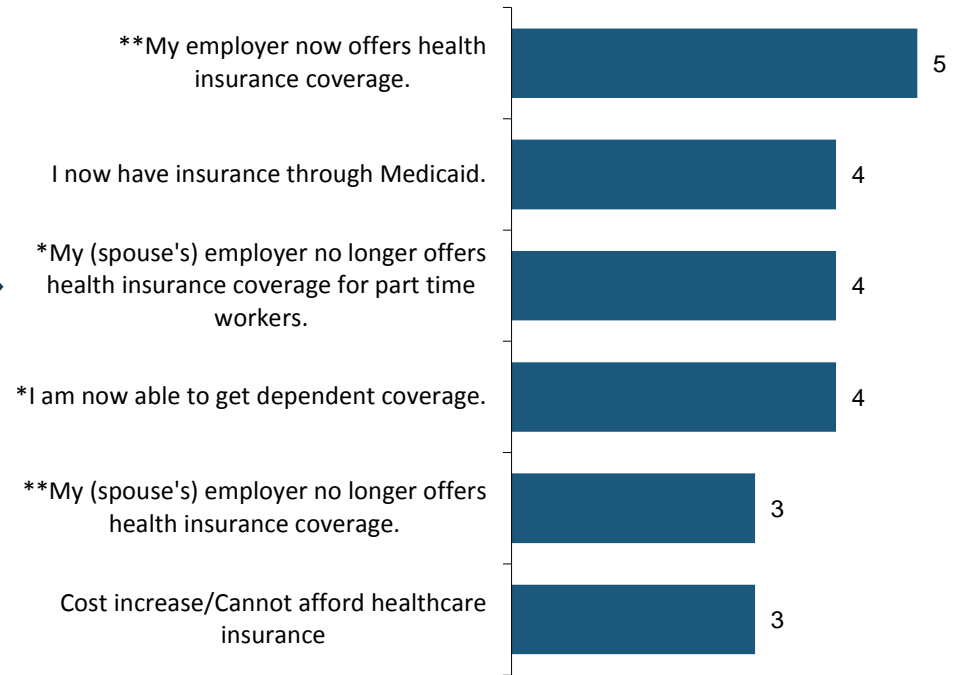
Most common impacts on insurance choices stemming from the ACA were newly available employer coverage and health insurance coverage through Medicaid.

ACA's Impact on Health Insurance Options (% indicating response)

- I have not noticed a difference in my choices
- Indicated change



Have not noticed a difference:
 Continuously Insured: 77
 Newly Insured: 52
 Uninsured: 71



Only top six responses shown

*= New in 2014

**= Reworded in 2014

BASE: All Qualified Respondents (July n=2624)

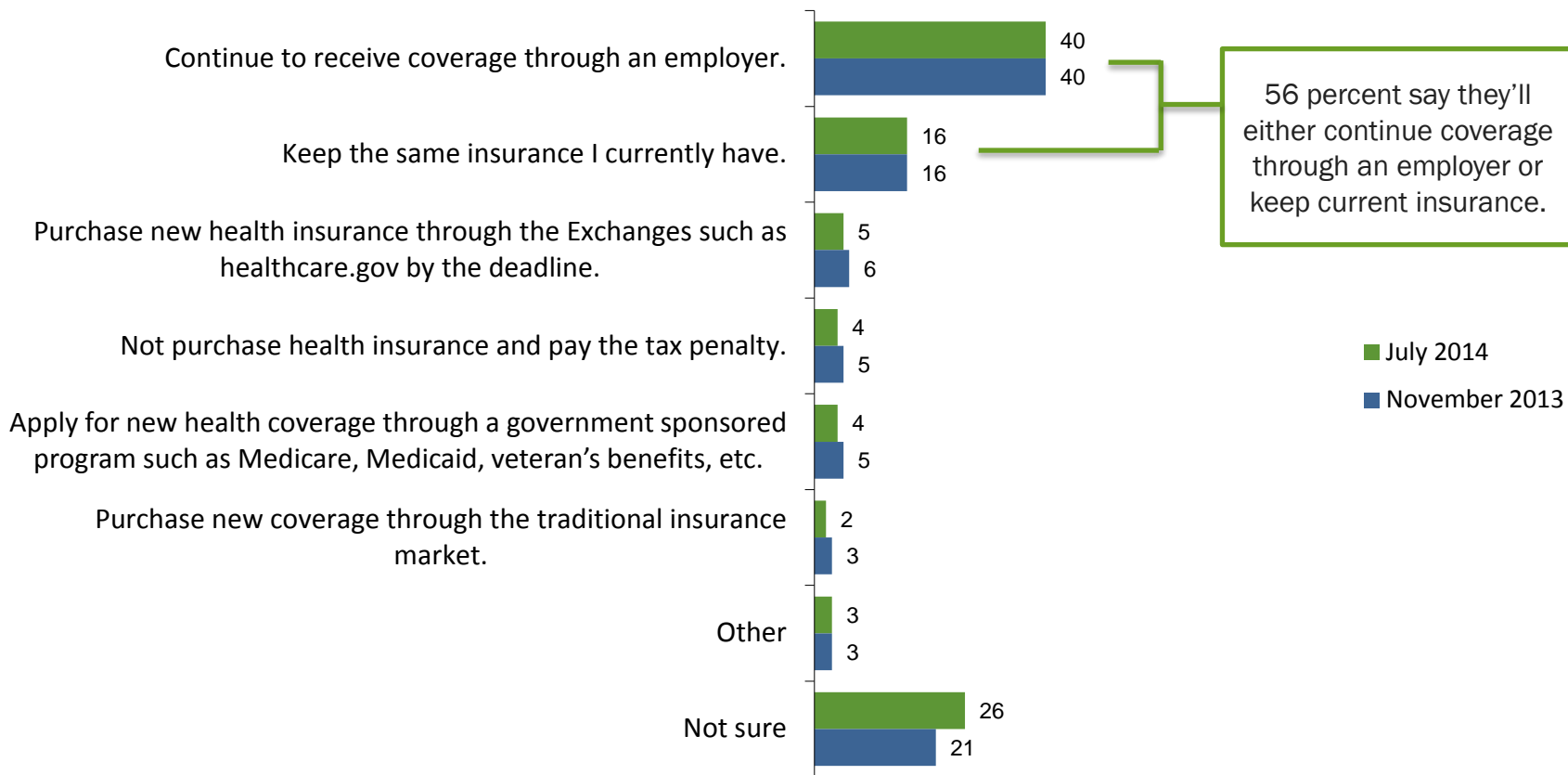
Q1965A. How have your health insurance choices for 2014 been directly impacted by the ACA?

Detailed Findings: Plans for 2015

Most of the General Population does not plan to make changes to their health coverage in 2015.

Over half of individuals either plan to continue to receive coverage through an employer or keep the same insurance they currently have, while one-fourth are unsure what they will do.

Plans for 2015*



BASE: All Qualified Respondents (November 2013 n=1005, July 2014 n=2624)

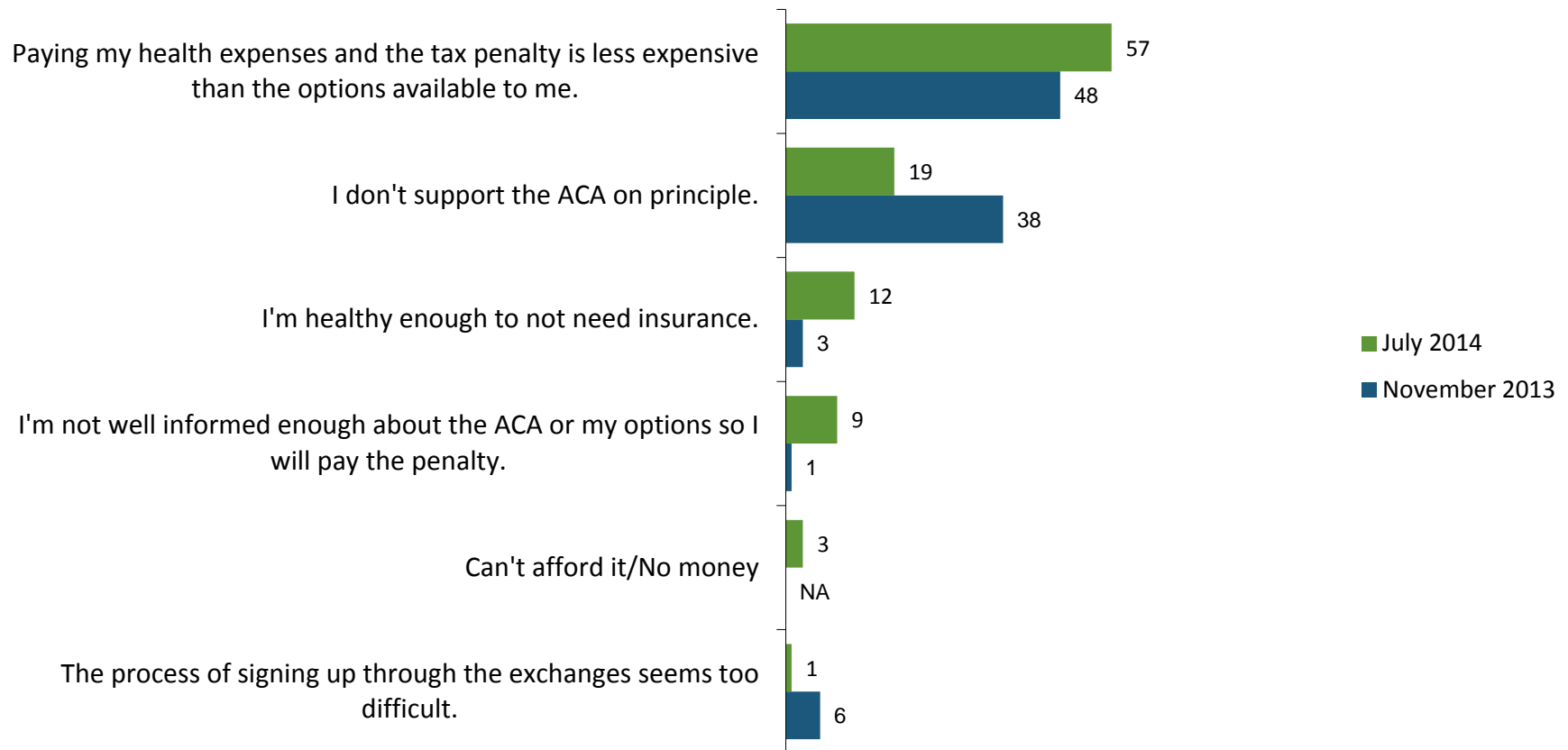
Q1944. Which of the following do you plan to do for 2015?

*Nov 2013: With the ACA's insurance mandate for individuals beginning in January 2014, which of the following do you plan to do?

Among those who intend to pay the penalty in lieu of purchasing health insurance, cost is the primary factor. Fewer are doing so on principle.

The majority of this group say the penalty plus health expenses is less expensive than their insurance options (57 percent). The proportion who say it's because they disagree with the ACA on principle has dropped from 38 percent in November to 19 percent now.

Reasons for Not Purchasing Health Insurance*

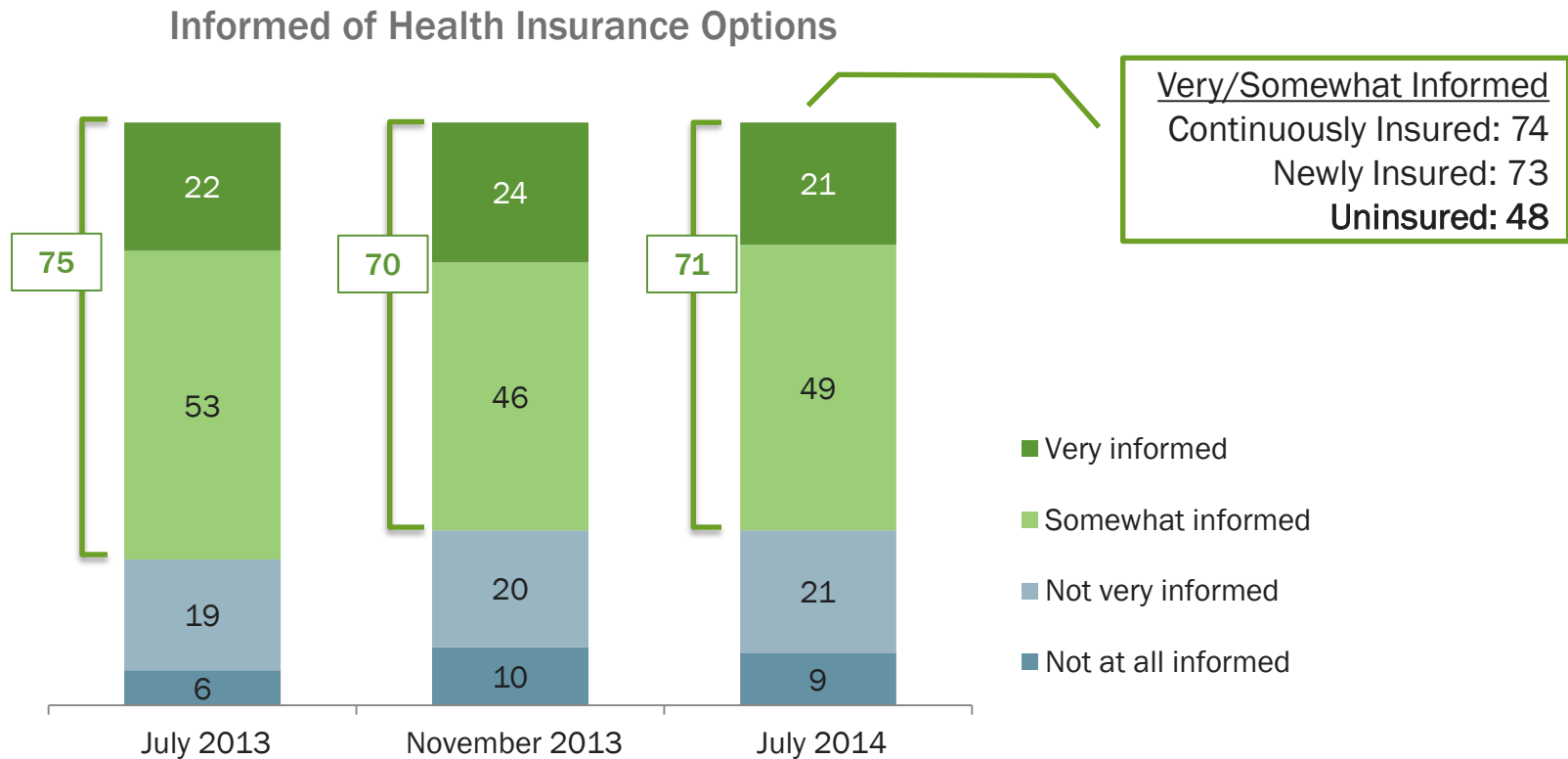


*Small BASE: If Planning to Pay Penalty (November 2013 n=39, July 2014 n=81) Q1965B. For what reason will you choose not to purchase health insurance?

Detailed Findings: Efforts in Seeking Information

Most of the General Population feels at least somewhat informed about their health insurance options.

Similar to November 2013, seven in ten feel they are informed. This is slightly lower than 75 percent who felt informed in July 2013. Only 48 percent of uninsured Americans are informed about their health insurance options.



BASE: All Qualified Respondents (July 2013 n=2505, November 2013 n=1005, July 2014 n=2624)
 Q1000. How informed do you feel about your current options for health insurance (i.e., major medical insurance)?

The General Population use medical websites almost as often as they contact health care professionals for health-related information.

Three in ten individuals have gone to health care professionals for health-related information and 28 percent accessed medical websites. On the whole, fewer people are seeking information now compared with July 2013. 40 percent of the uninsured have not gathered any information.

Sources Used To Gather Information

	July 2013	July 2014
Gathered Information about health/health insurance/health care system*	77	68
Physicians/Nurses/Other health care professionals	40	30
Medical website (e.g., WebMD)	37	28
Friends and family	30	24
Search engines	32	23
Health insurance companies	18	16
Employer/spouse's employer	14	13
Have not gathered information	23	32

*Only most commonly frequented sources shown

40 Percent of **Uninsured** have not gathered information – Search engines (23 percent), medical websites (21) and friends/family (20) are the most common sources.

BASE: All Qualified Respondents (July 2013 n=2505, July 2014 n=2624)

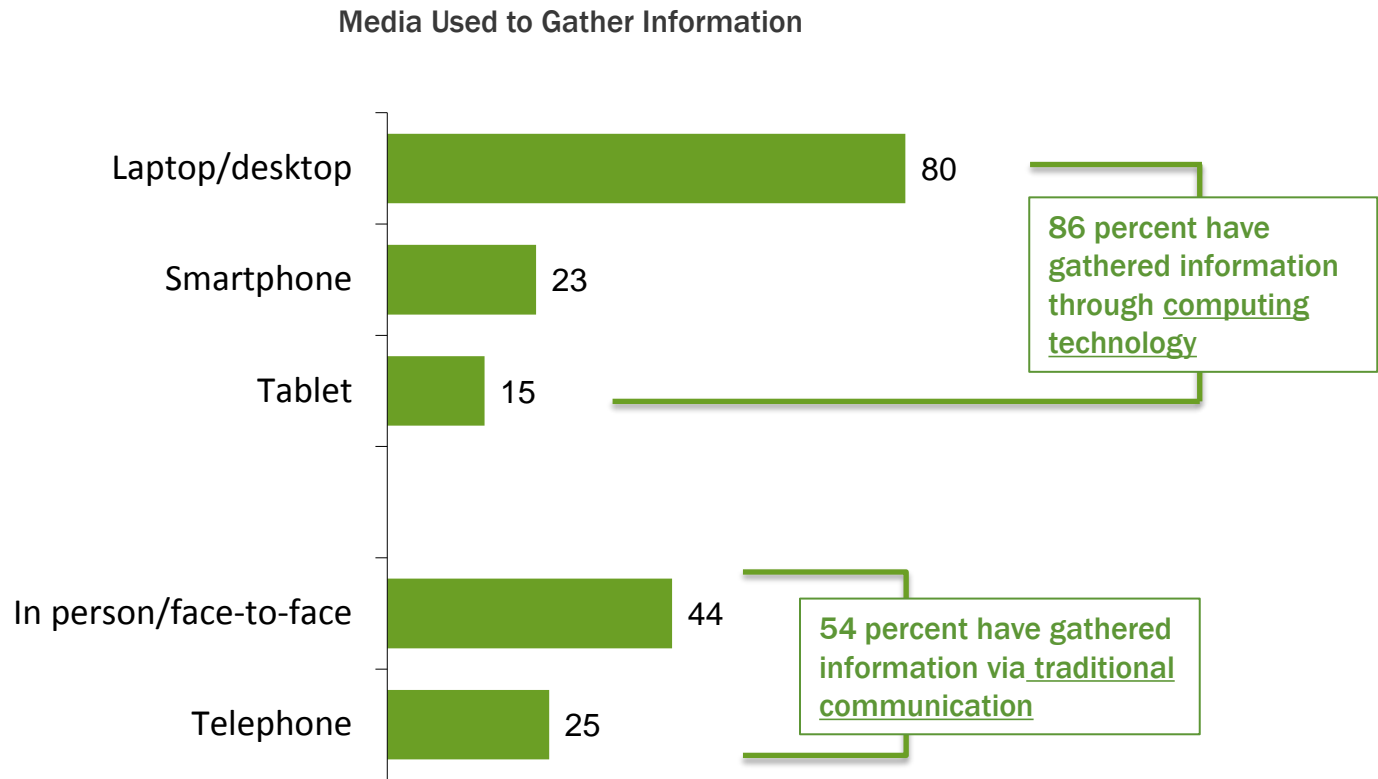
Q740. In the past 12 months, which of the following sources have you used to gather information about your health, health insurance, and the health care system? Please select all that apply.

New in 2014 BASE: Gathered information (July 2014 n=1812)

Q745. How did you access the sources for information about your health, health insurance, and the health care system?

More people gather information via computing technology than traditional communication methods.

Among those who have gathered information, the most common method is through a laptop or desktop.



New in 2014 BASE: Gathered information (July 2014 n=1812)

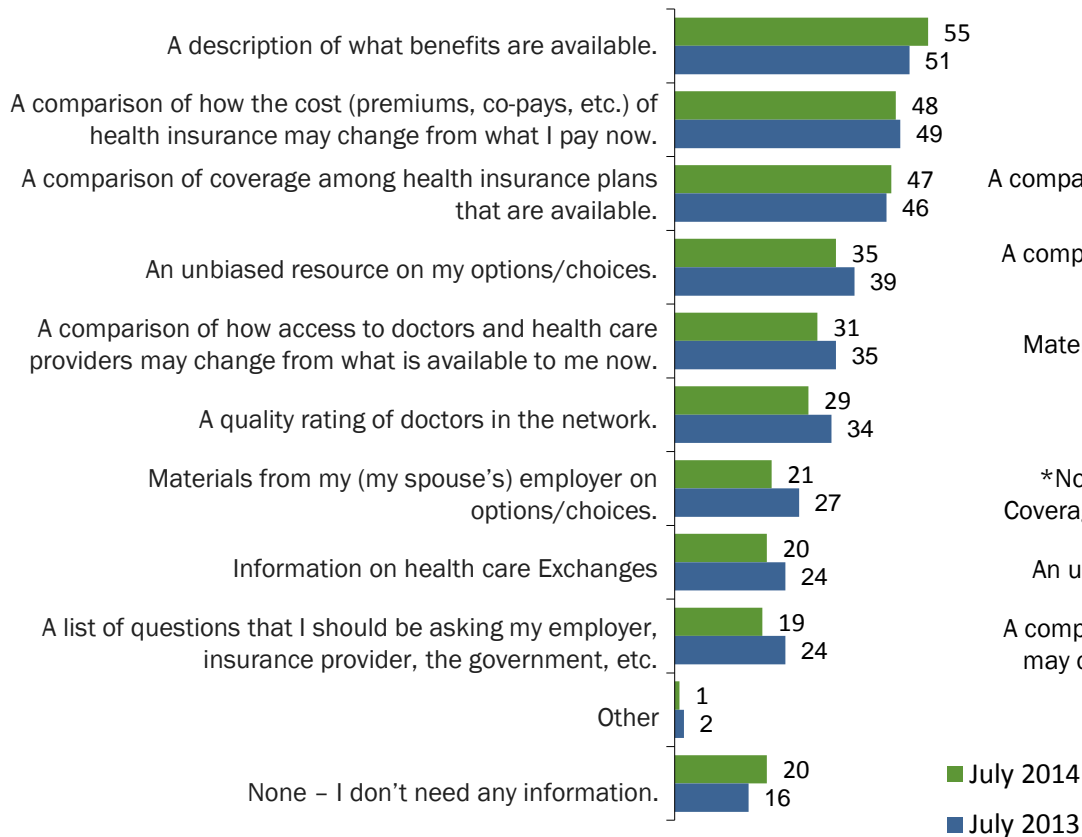
Q745. How did you access the sources for information about your health, health insurance, and the health care system?

*Respondents were permitted to select multiple responses; percentages may sum to greater than 100%.

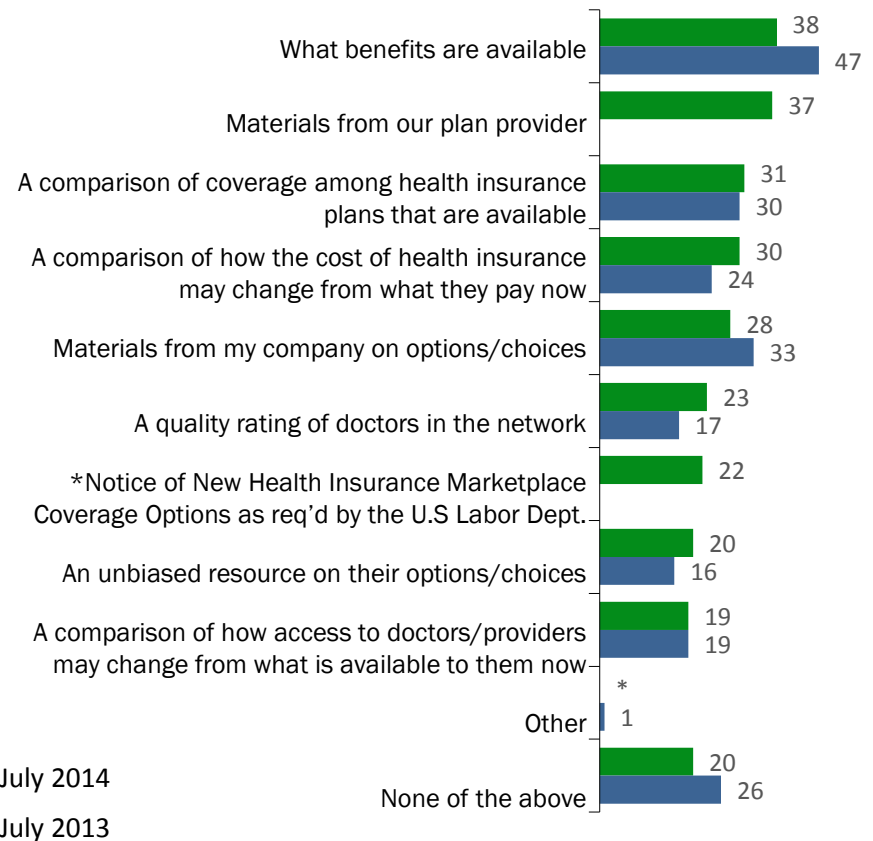
The General Population needs a description of available benefit options, cost comparisons, and coverage comparisons to inform their health insurance decisions.

Little difference in the type of information needed to make informed decisions compared with July 2013.

Information Needed to Make Informed Decision on Health Insurance Options



Information Provided by Employers†



BASE: All Qualified Respondents (July n=2505, July n=2624)

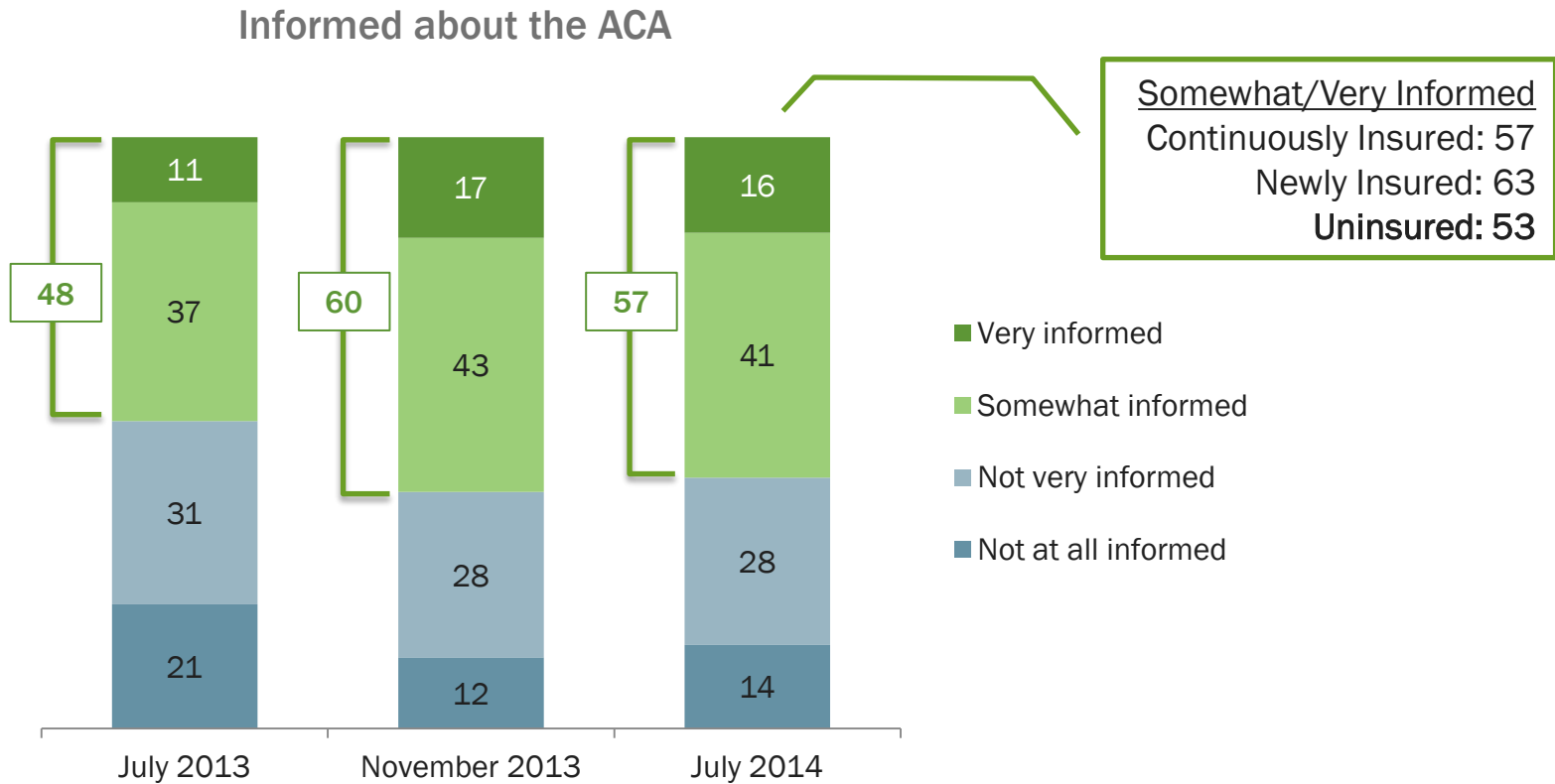
Q1025. What information do you need to make an informed decision regarding your health insurance options in the next 1 – 2 years?

BASE: All Qualified Respondents (Total: July 2014 n=751, April 2014 n=303, July 2013 n=758)

Q1102. What information, if anything, do you provide so that your employees can make informed choices about their health insurance options?

Nearly 6 in 10 of the General Population is at least somewhat informed about the ACA.

The General Population is more informed now than they were in July 2013, and the uninsured population remains the least informed about the ACA.

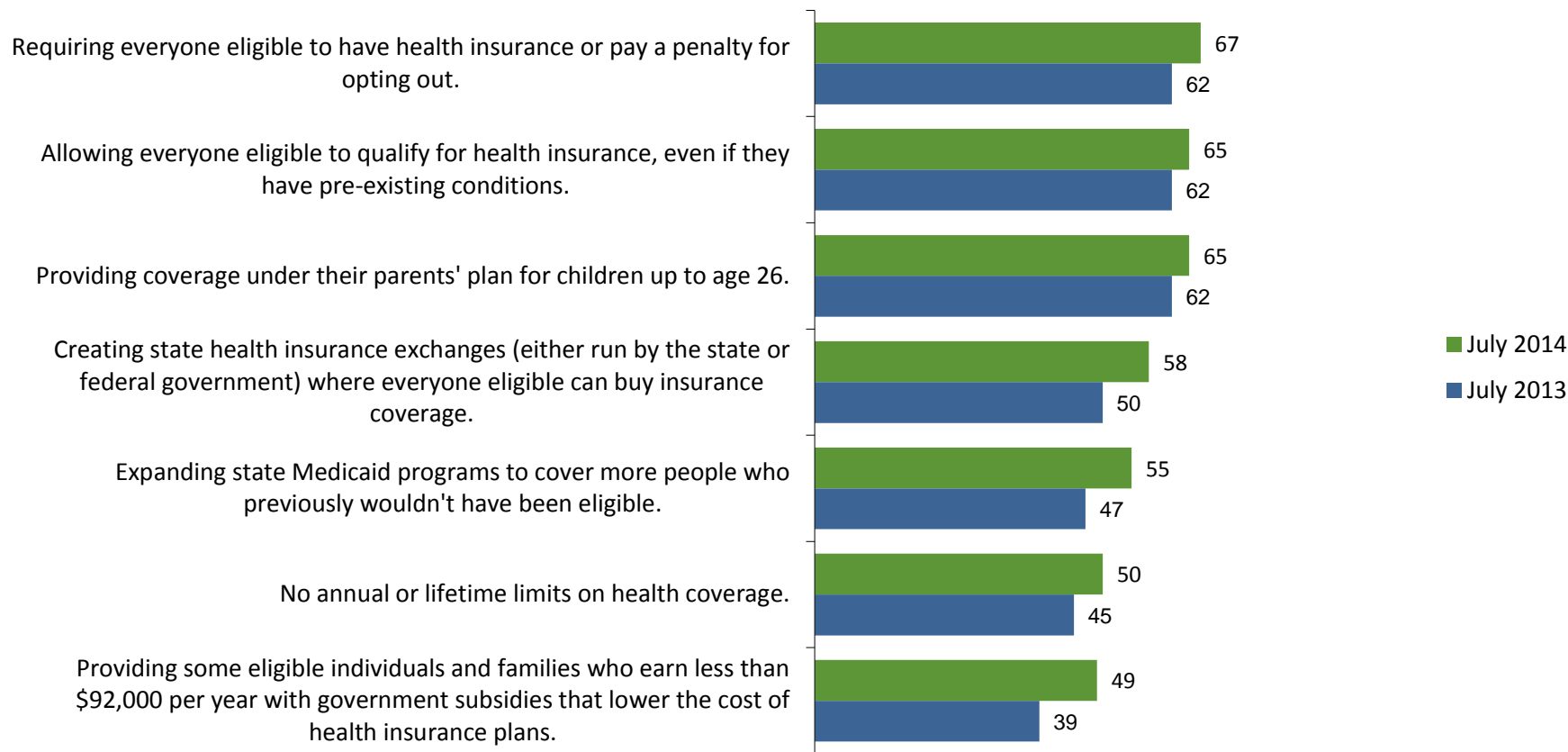


BASE: All Qualified Respondents (July 2013 n=2505, November 2013 n=1005, July 2014 n=2624)
 Q1915. How informed are you about the Affordable Care Act, also known as health care reform, the ACA?

The General Population feels slightly more knowledgeable about all aspects of the ACA compared with one year ago.

The largest increases in knowledge compared with July 2013 include the creation of health insurance Exchanges, expansion of state Medicaid programs, and government subsidies for low income families.

Informed about Aspect of the ACA
(% Very/Somewhat Informed)



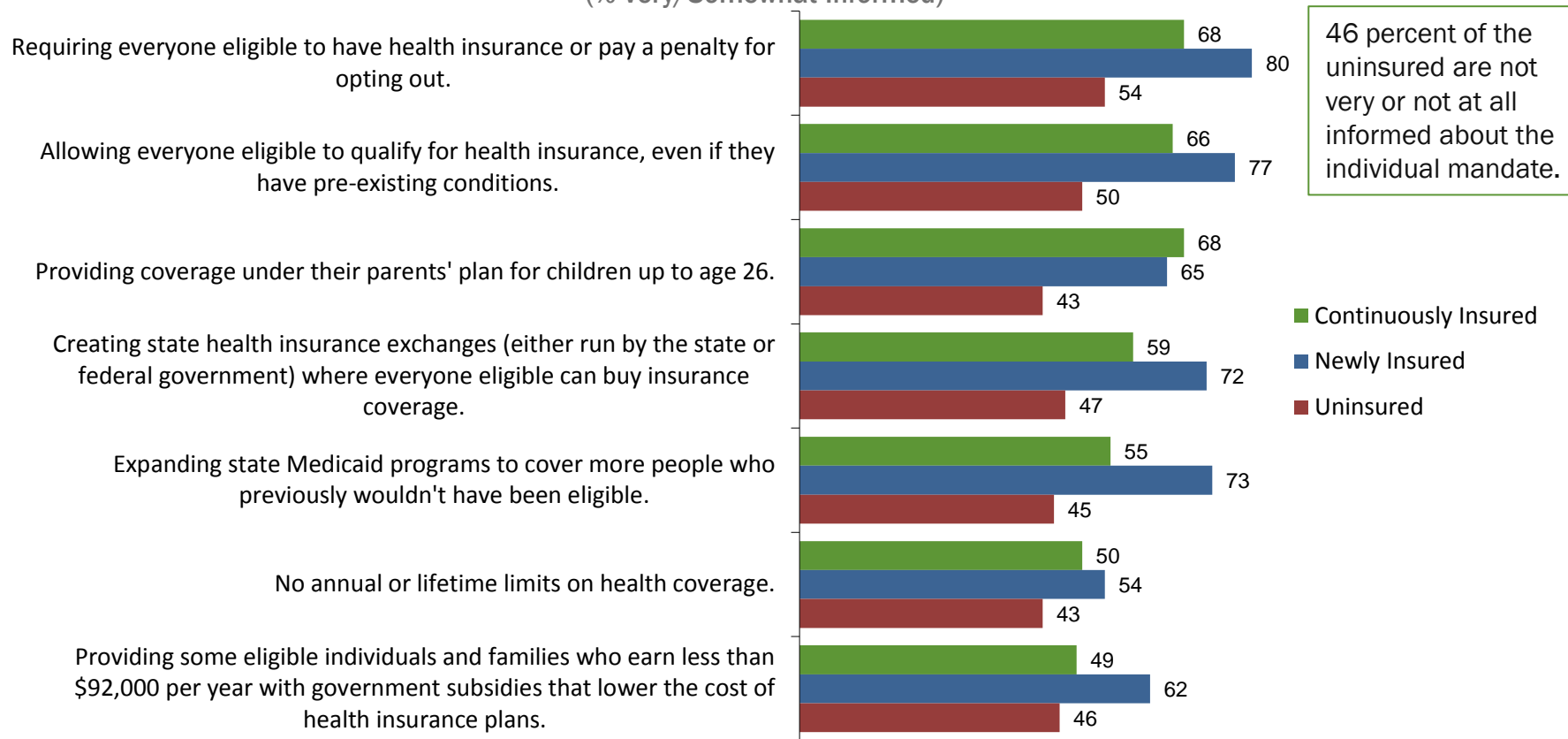
BASE: All Qualified Respondents (July 2013 n=2505, July 2014 n=2624)

Q1925. For the remainder of the survey, we will refer to the Patient Protection and Affordable Care Act as "the ACA." How informed are you about the following aspects of the ACA?

The newly insured and continuously insured populations feel more informed about various aspects of the ACA than the uninsured.

More than seven in ten of the newly insured population feels informed about having to pay a penalty to opt out (80 percent), expanded state Medicaid (73 percent), allowing eligibility for coverage even with pre-existing conditions (77 percent) and the new state health insurance Exchanges (72 percent).

Informed about Aspect of the ACA by Insured Status
(% Very/Somewhat Informed)

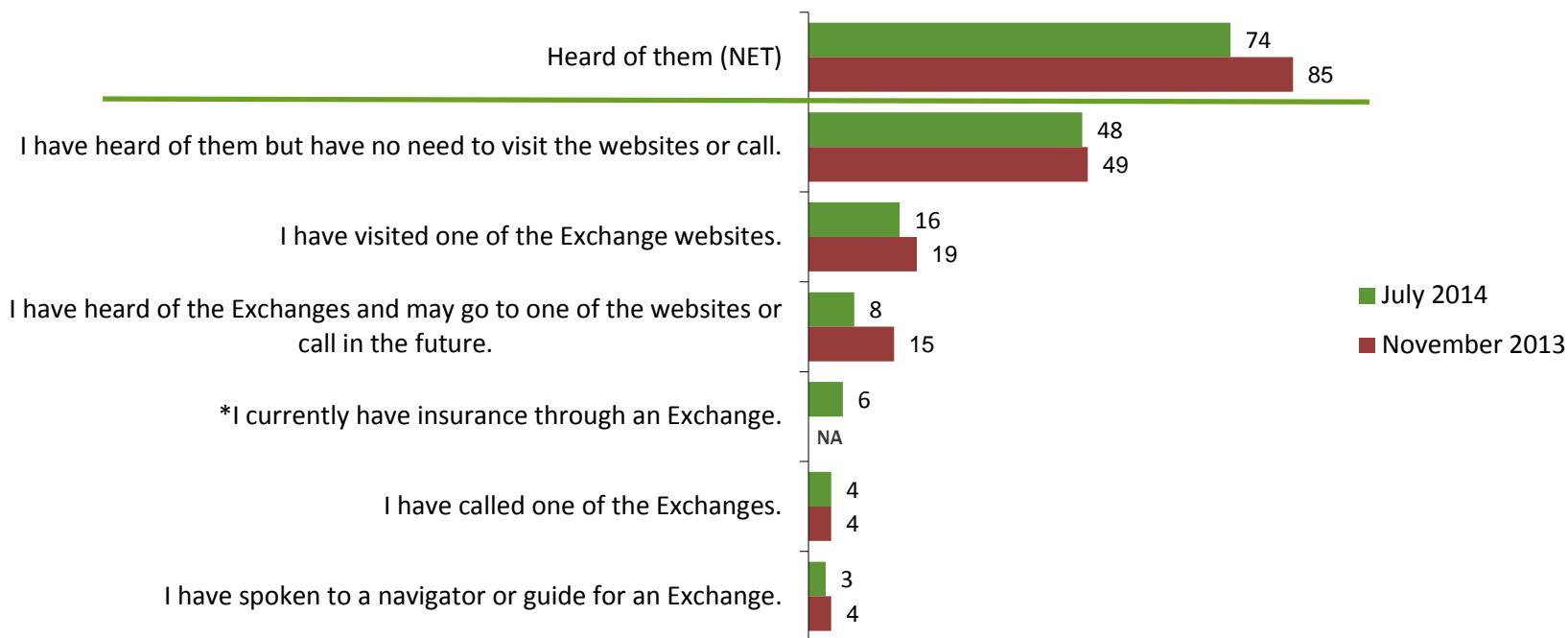


BASE: All Qualified Respondents (Continuously insured n=2054; Newly Insured n=211; Uninsured n=359)
Q1925. For the remainder of the survey, we will refer to the Patient Protection and Affordable Care Act as "the ACA." How informed are you about the following aspects of the ACA?

While the majority of the General Population is familiar with the new health insurance Exchanges, most have not needed to access them.

Overall awareness of the new Exchanges has decreased by 11 percent since November 2013.

Familiarity with New Health Insurance Exchanges



*= New in 2014

BASE: All Qualified Respondents (November 2013 n=1005, July 2014 n=2624)
 Q1950B. How familiar are you with the new Exchanges such as health care.gov through which you can buy health insurance? Please select all that apply.

One-fourth of the newly insured have insurance through a health Exchange, and more than four in ten of this group has contacted an Exchange either via website, telephone, or a navigator.

Only 57 percent of the uninsured population has heard of the Exchanges. The majority of the continuously insured has no need for them.

Familiarity with New Health Insurance Exchanges

	Gen Pop	Continuously Insured	Newly Insured	Uninsured
Heard of Exchanges (NET)	74	77	77	57
*I currently have insurance through an Exchange.	6	5	26	-
I have visited one of the Exchange websites.	16	13	24	24
I have called one of the Exchanges.	4	4	8	5
I have heard of the Exchanges and may go to one of the websites or call in the future.	8	7	5	11
I have spoken to a navigator or guide for an Exchange.	3	2	11	4
I have heard of them but have no need to visit the websites or call.	48	55	24	19
I haven't heard of them.	26	23	23	43

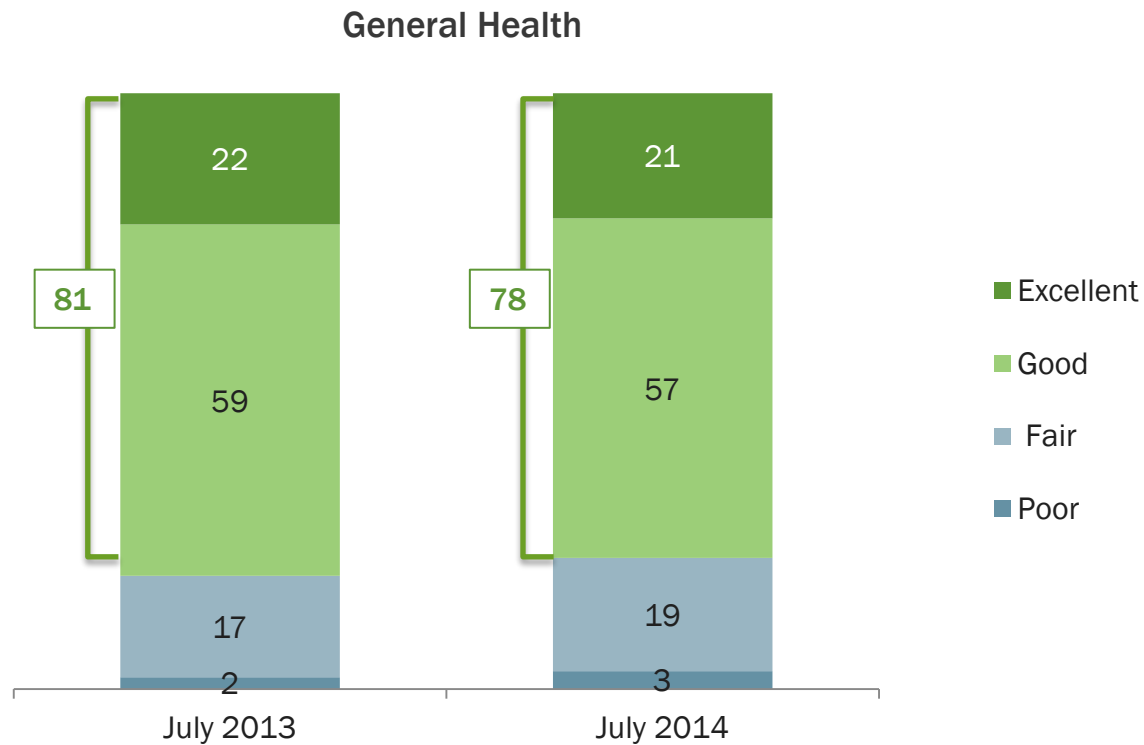
BASE: All Qualified Respondents (Gen Pop n= 2624, Continuously Insured n= 2054, Newly Insured n=211, Uninsured n= 359)
 Q1950B. How familiar are you with the new Exchanges such as health care.gov through which you can buy health insurance? Please select all that apply.

*= New in 2014

Detailed Findings: Personal Health and the Health Care System

A large majority of the General Population feels they are in good health.

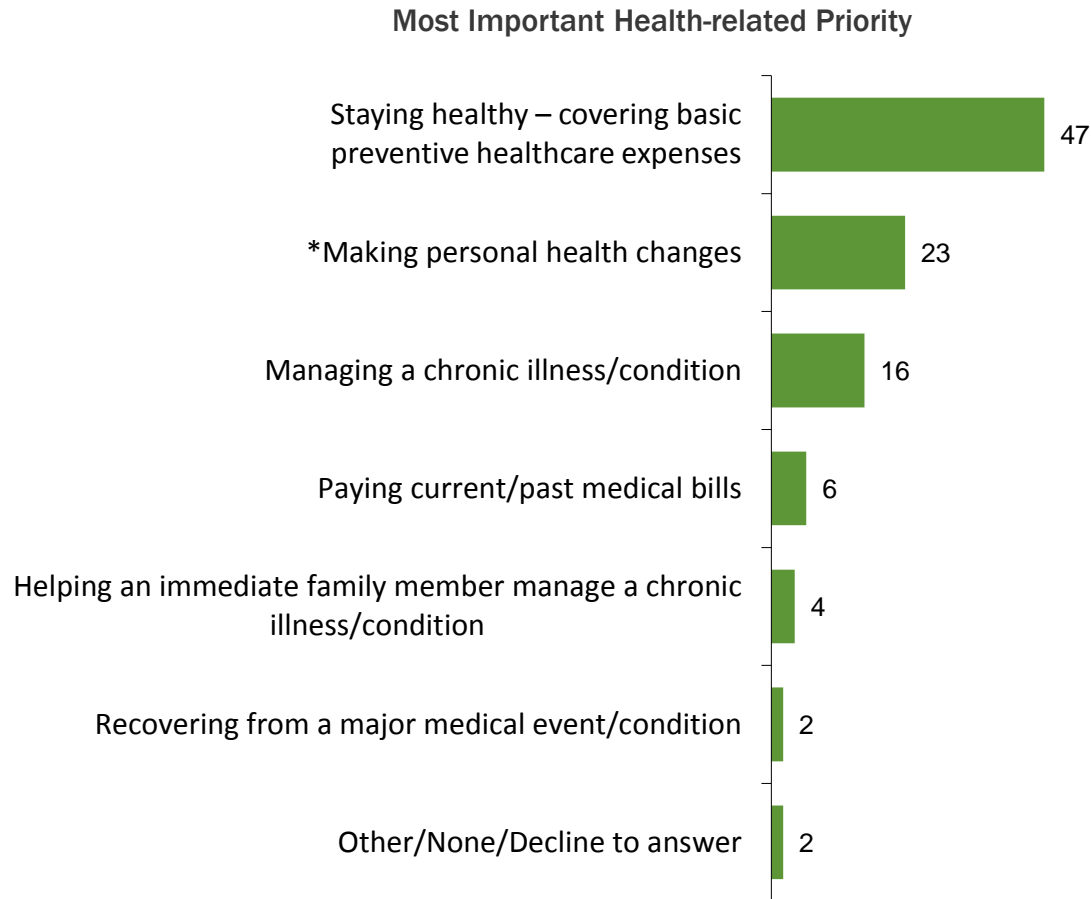
More than three-fourths of the General Population says they are in excellent or good health, down slightly from July 2013.



BASE: All Qualified Respondents (July 2013 n=2505, July 2014 n=2624)
Q715. Overall, how would you describe your general health?

The General Population is primarily focused on staying healthy.

While most of the General Population says staying healthy is their most important health-related priority, nearly one-fourth are focused on making personal health changes.

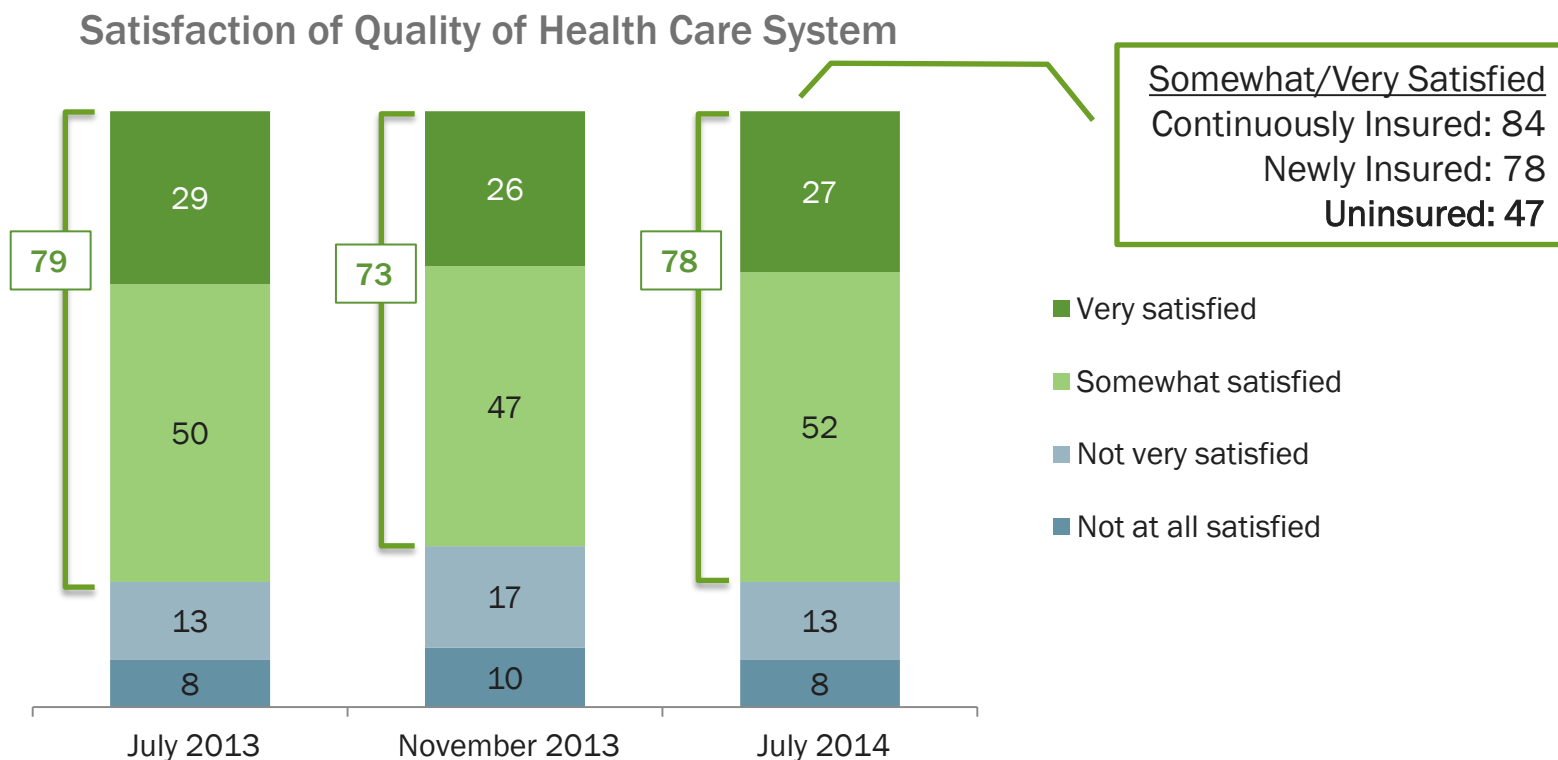


BASE: All Qualified Respondents (July 2013 n=2505, July 2014 n=2624)
Q725. Which one of the following is your most important health-related priority right now?

*= New in 2014

The majority of the General Population continues to be satisfied with the quality of the health care system.

After a slight dip in November 2013, satisfaction now is back to the level observed last July. Only 47 percent of the uninsured are satisfied with the quality of the health care system.

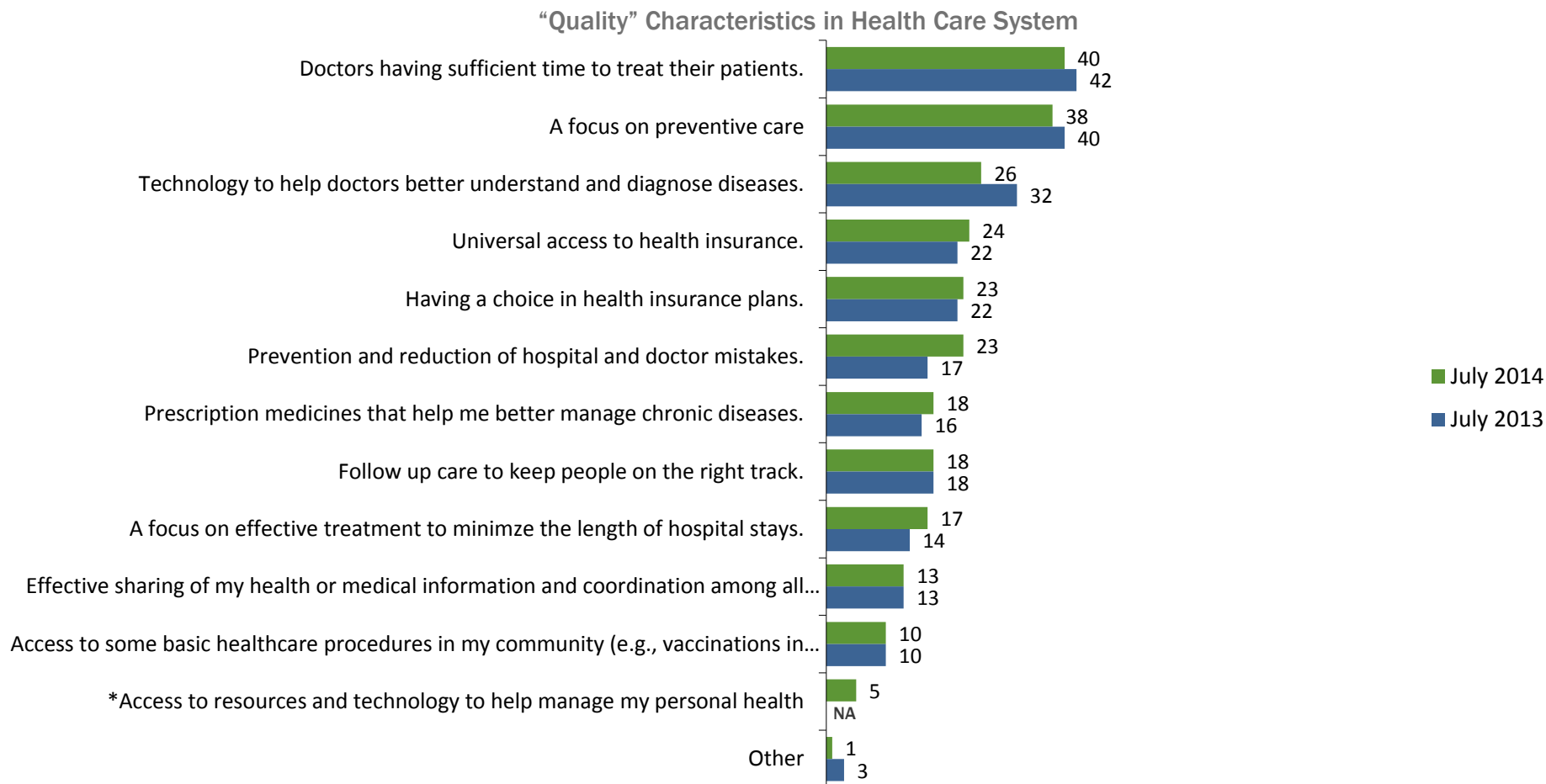


BASE: All Qualified Respondents (July 2013 n=2505, November 2013 n=1005, July 2014 n=2624)

Q730. Overall, how satisfied are you with the quality of the health care system you have access to today? When we say health care system we are referring to all things related to health care including doctors, nurses, and other health care providers, hospitals, insurance, etc.

In today's health care system, the General Population associates the word "quality" with doctors having sufficient time to treat their patients.

Similar to 2013, the General Population is least likely to equate access to basic health care procedures in their community with "quality" in the health care system.



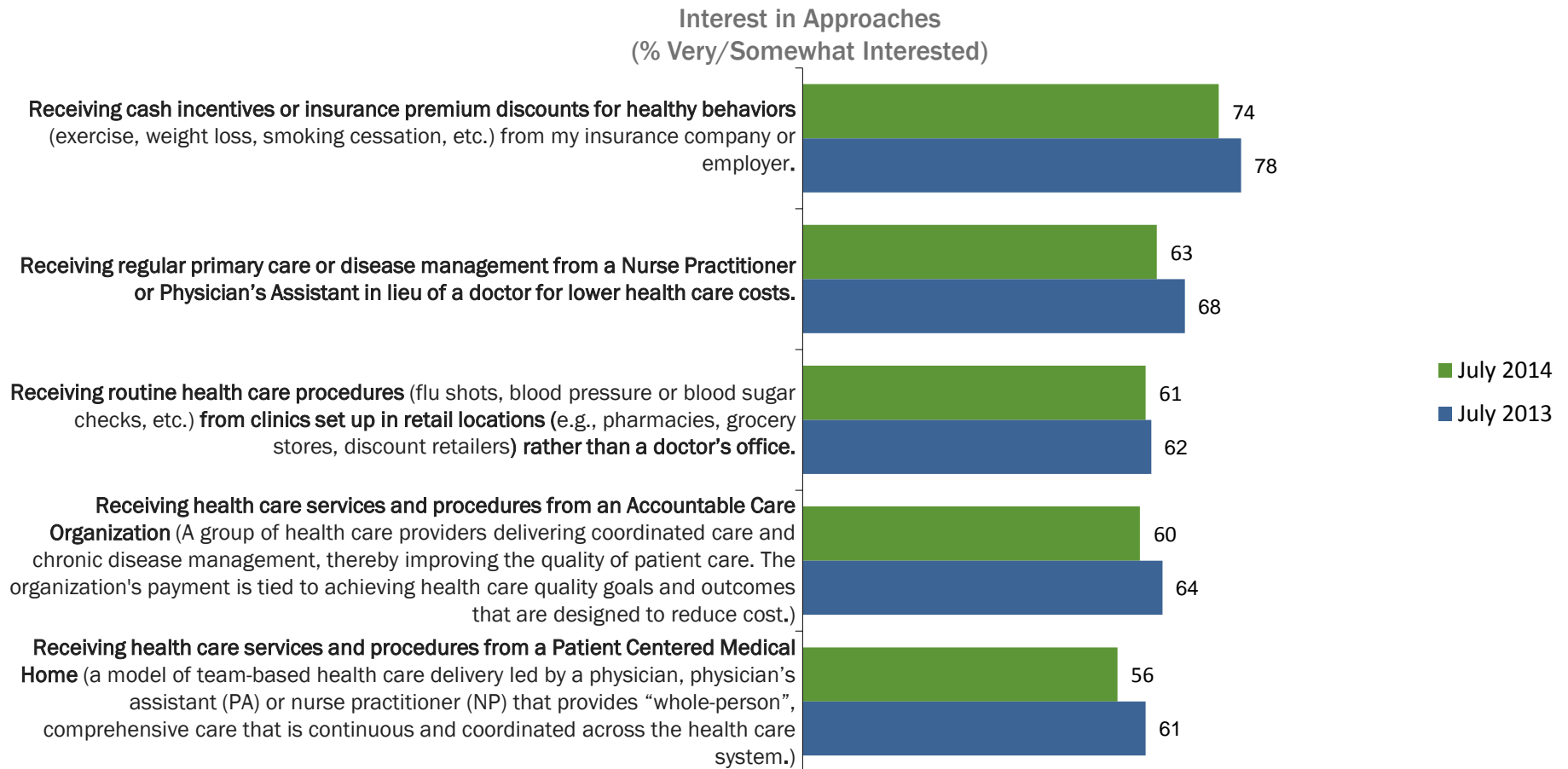
*= New in 2014

BASE: All Qualified Respondents (July 2013 n=2054, July 2014 n=2624)

Q735. When you think of the word "quality" in the health care system today, what are some of the characteristics that come to mind?

While all listed approaches to health care are attractive, the General Population is most interested in cash incentives and insurance premium discounts for healthy behaviors.

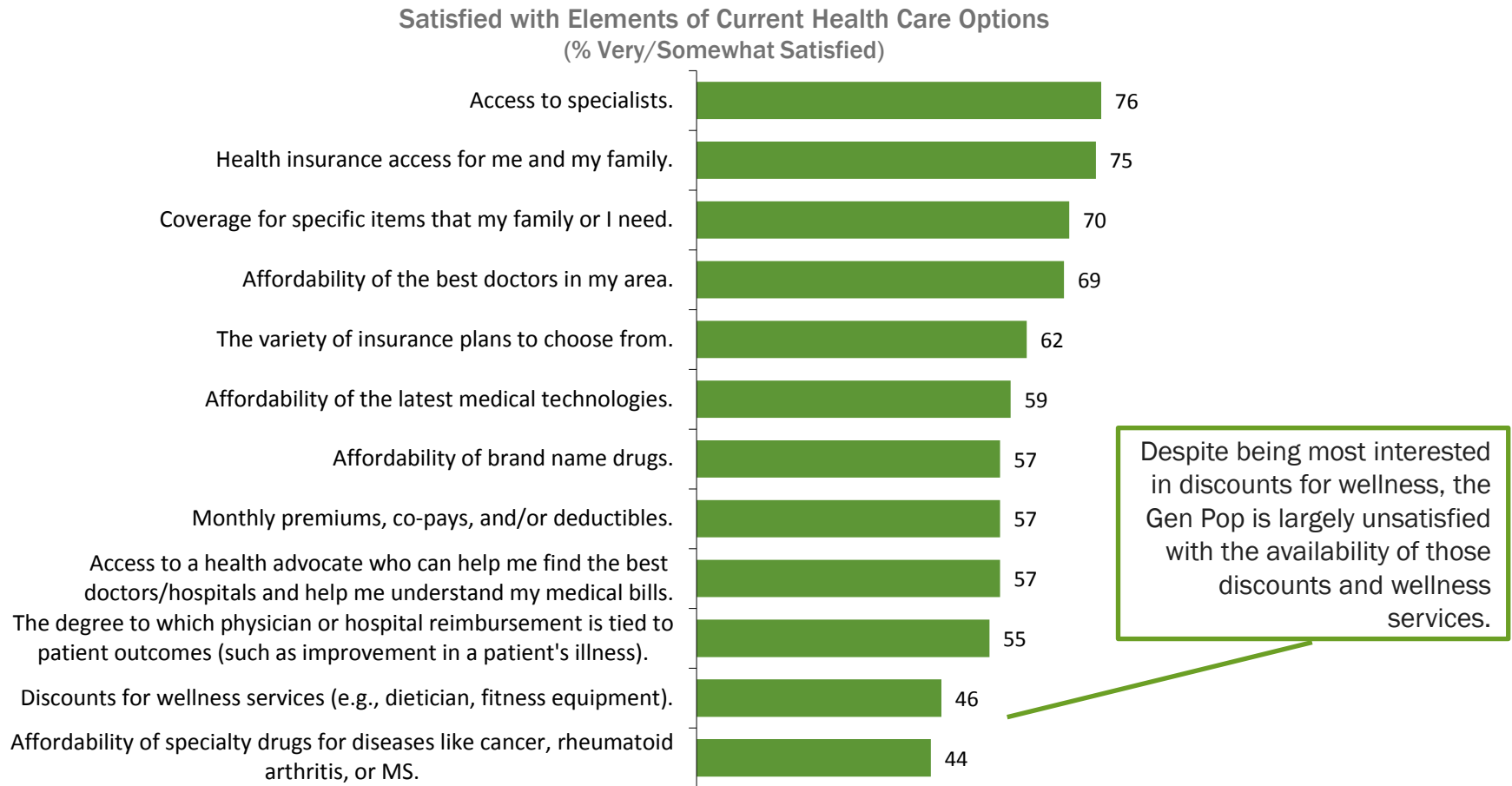
There is also interest in being seen by a Nurse Practitioner or Physician’s Assistant instead of a doctor for routine services to lower health care costs.



BASE: All Qualified Respondents (July 2013 n=2505, July 2014 n=2624)
Q800. How interested are you in each of the following potential approaches to health care?

Within their health care options, the General Population is most satisfied with the access to specialists

The General Population is least satisfied with the affordability of specialty drugs and discounts for wellness services within their current health care options.



New in 2014

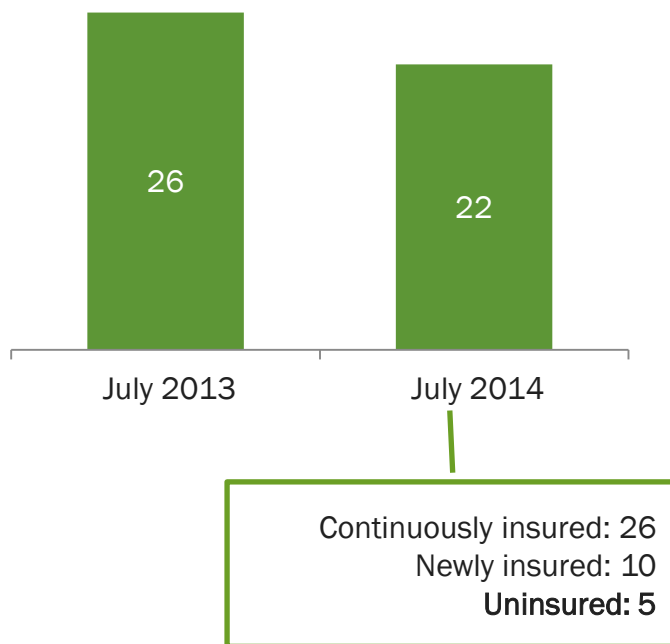
BASE: All Qualified Respondents (2014 n=2624)

Q805. Please indicate your level of satisfaction with the following elements of your current health care options below.*

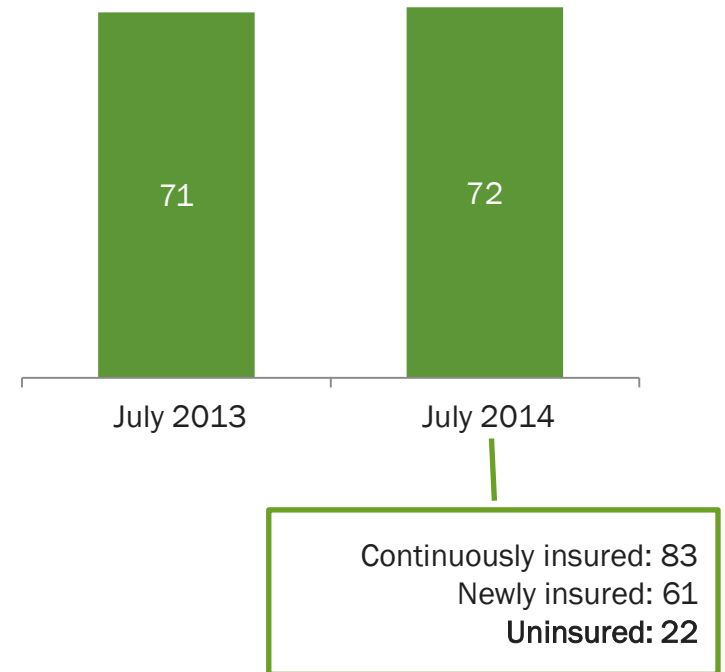
Only about one-fifth of the General Population is saving for health care expenses, but most say they can afford routine health expenses.

Most uninsured Americans are neither saving for health care expenses nor able to afford routine health expenses.

Currently Saving For Health Care Expenses
(% Yes)



Currently Able To Afford Routine Health Expenses
(% Yes)



BASE: All Qualified Respondents (July 2013 n=2505, July 2014 n=2624)

Q755. Are you currently saving for health care expenses, in accounts such as a flexible spending account (FSA), health savings account (HSA), bank account, etc.?

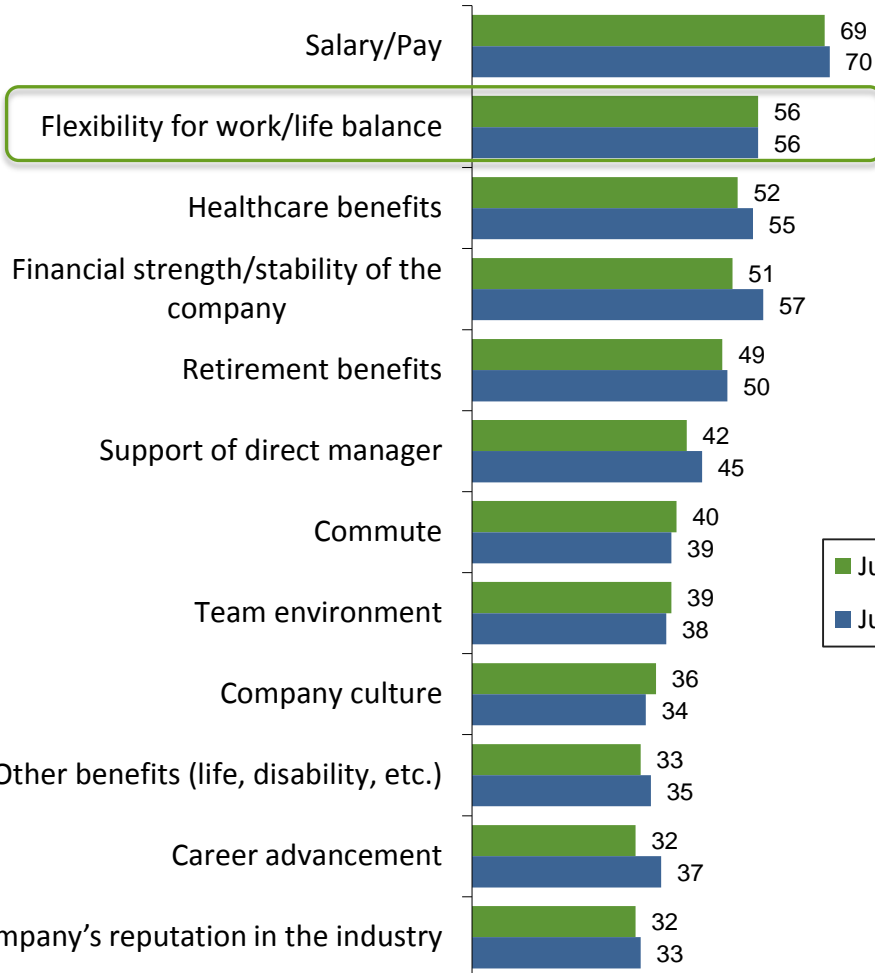
BASE: All qualified respondents (July 2013 n= 2505, July 2014 n= 2624)

Q760. Are you currently able to afford your routine health care expenses (health insurance co-pays, deductibles, out-of-pocket expenses, etc.)?

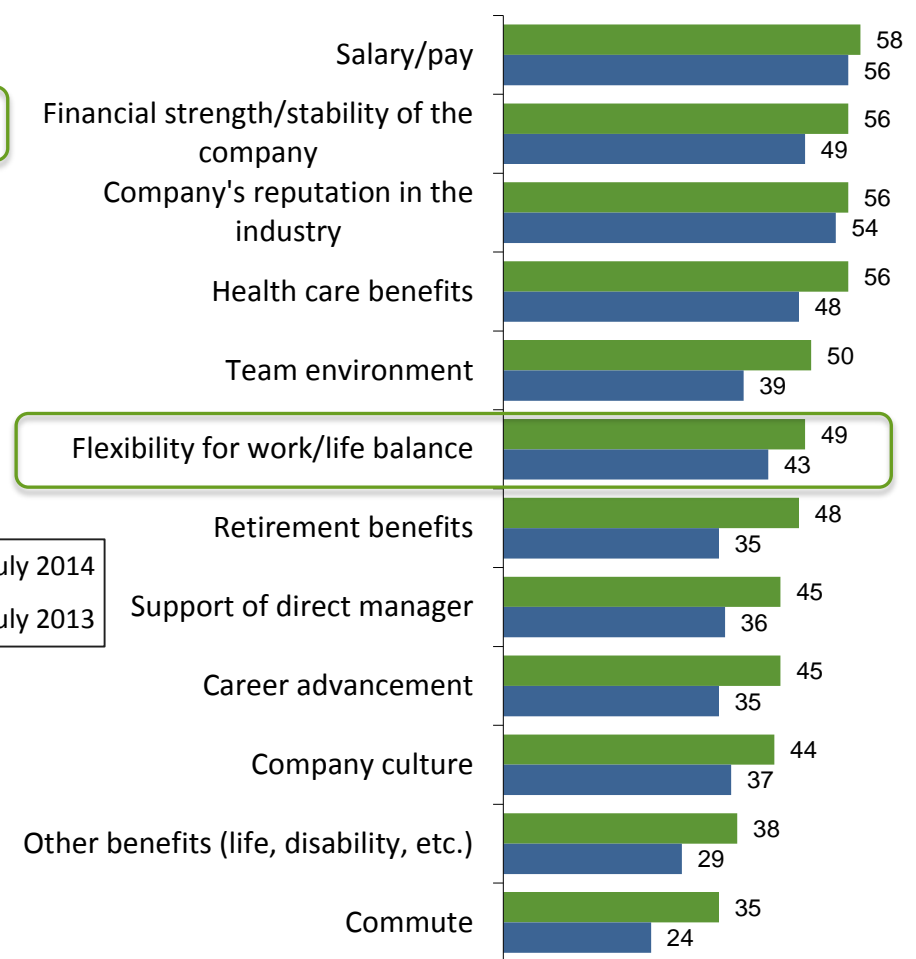
Detailed Findings: Employer Relationship

Salary/pay is universally important to job satisfaction, while work-life balance is also very important, followed by health care benefits.

Employees: Importance in Job Satisfaction
(% Very Important)



Employers: Most Important To Attract/Retain Employees
(% Very Important)

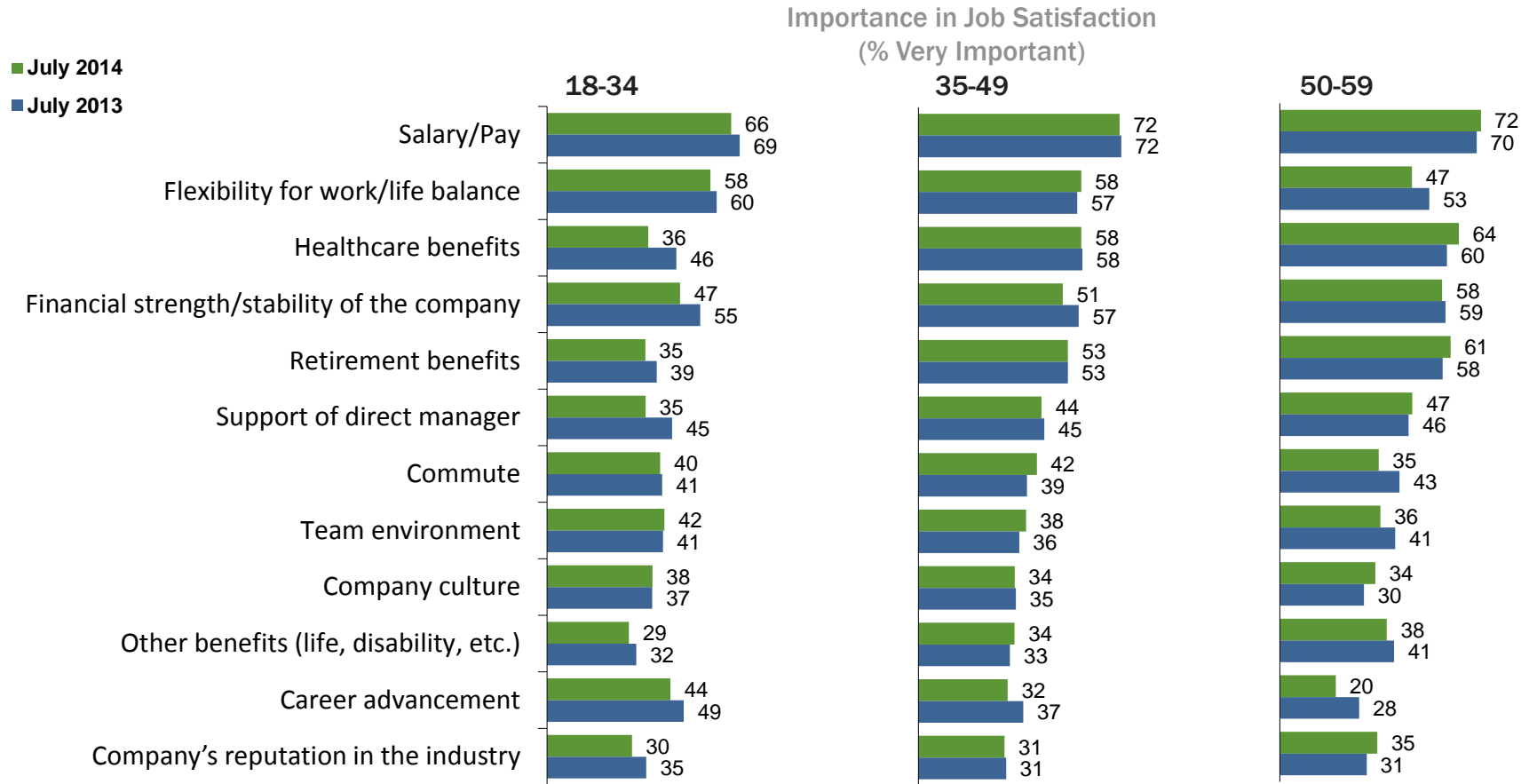


■ July 2014
■ July 2013

BASE: Employed respondents (July 2013 n=1615, July 2014 n=1380)
 Q1105. When thinking about your job/career, how important are each of the following factors in your overall job satisfaction?
 BASE: All Qualified Respondents: Total (July 2013 n=758, July 2014 n=751)
 Q716. How important are each of the following attributes in your company's ability to attract and retain employees?

Older workers place significantly higher importance on retirement benefits than younger workers.

Younger workers value work/life balance and career advancement more than their older counterparts. Despite the fact that coverage is mandated, they value health care benefits less than in 2013.

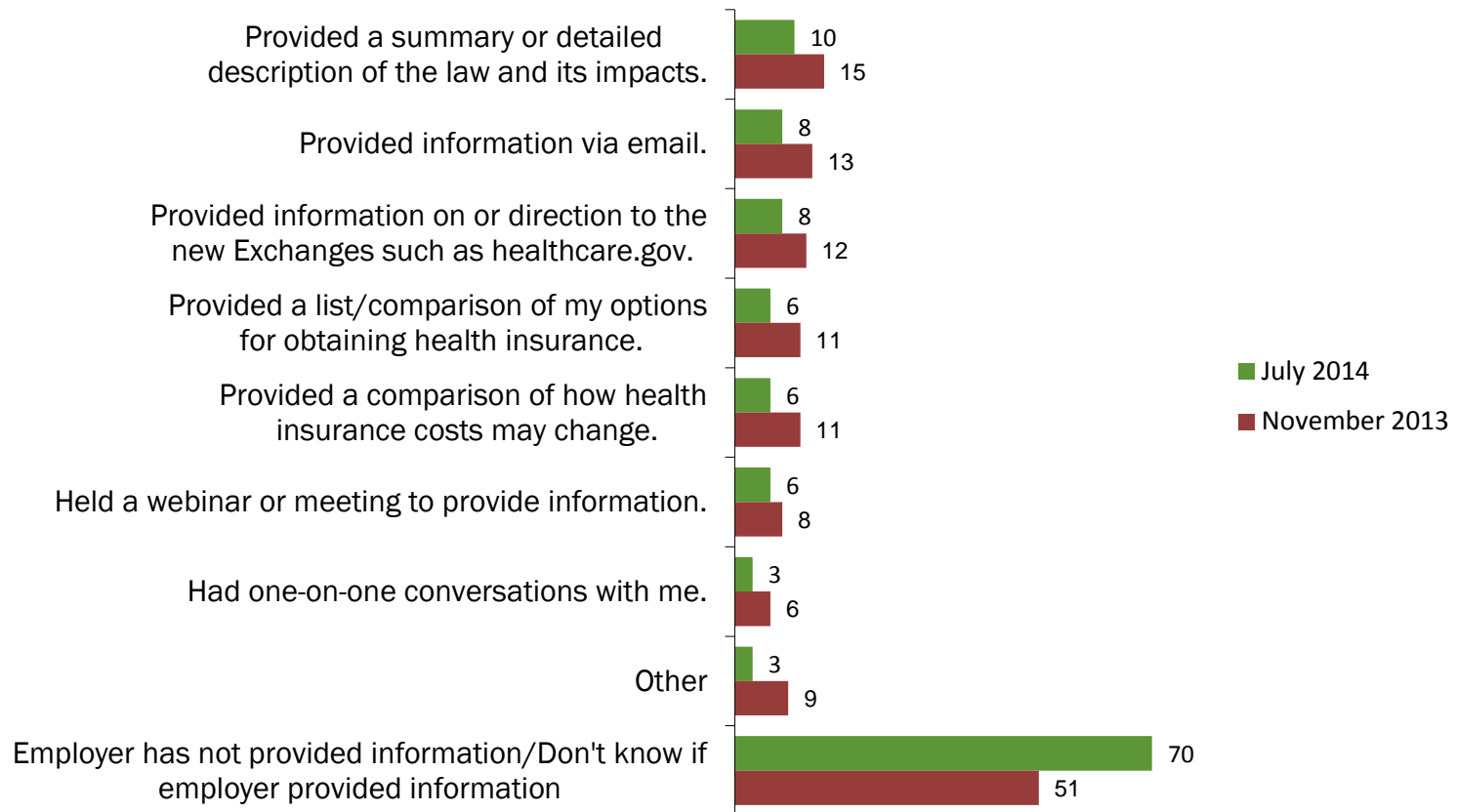


BASE: Employed respondents (July 2013 18-34: n=313; 35-49: n=413; 50-59: n=449; July 2014 18-34: n=431; 35-49: n=616; 50-59: n=402)
Q1105. When thinking about your job/career, how important are each of the following factors in your overall job satisfaction?

Seven in ten of those employed do not recall receiving any information about the ACA from their employer, compared with half who said the same in November 2013.

Only 10 percent of employees say their employer provided a summary or detailed description of the law and its impacts (a federal requirement since September 2013), down from 15 percent in November 2013.

Employer's Action Regarding the ACA



BASE: Employed respondents (November 2013 n=608, July 2014 n=1380)

Q1960. What has your employer done for you regarding the ACA or the new Exchanges such as health care.gov through which you can buy health insurance? Please select all that apply.

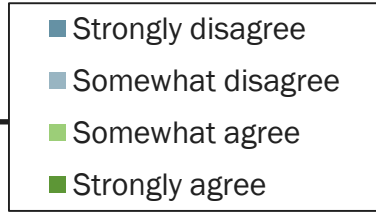
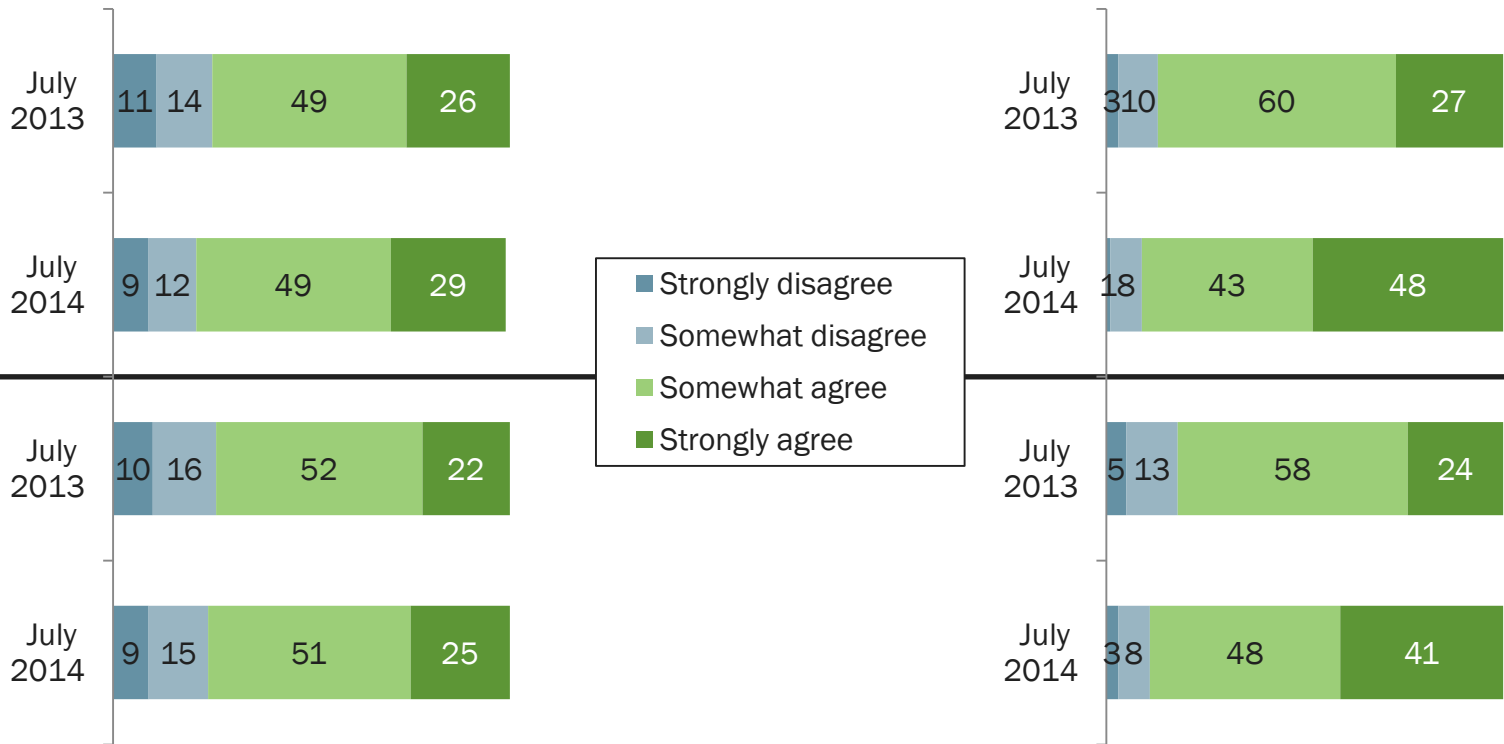
About three-quarters of employees are at least somewhat satisfied with health insurance and benefits available to them through work.

Employee satisfaction with health insurance plan/benefits

Employer Perception of Employee satisfaction with health insurance plan/benefits†

Health Insurance Plan offered by company

Other Health Care Benefits



BASE: Employed respondents (July 2013 n=1366/1374, July 2014 n=1109/1184)
 Q1116. How much do you agree or disagree with the following statements?
 BASE: Company Provides health care Benefits (Total: July 2013 n=640, July 2014 n=626)
 Q906. How much do you agree or disagree with the following statements?

Demographics

Demographics

Gender	July 2013 (n=2505)	November 2013 (n=1005)	July 2014 (n=2624)
Male	47%	47%	47%
Female	53%	53%	53%
Age	(n=2505)	(n=1005)	(n=2624)
18-34	33%	35%	33%
35-49	34%	34%	32%
50-59	23%	19%	22%
60+	11%	12%	13%
Ethnicity	(n=2505)	(n=1005)	(n=2624)
White	71%	67%	64%
Latino	14%	16%	17%
Black	10%	12%	12%
Asian or Pacific Islander	2%	2%	6%
Native American or Alaskan Native	*	*	*
Mixed Race	-	*	-
Some other race	1%	1%	1%
Company	(n=1486)	n/a	(n=1545)
For-profit	67%	-	68%
Non-Profit	68%	-	16%
Government	15%	-	16%

Employment Status	July 2013 (n=2505)	November 2013 (n=1005)	July 2014 (n=2624)
Employed full time	53%	50%	49%
Employed part time	10%	12%	11%
Self-employed	5%	7%	5%
Not employed, but looking for work	8%	7%	7%
Not employed and not looking for work	1%	1%	2%
Not employed, unable to work due to a disability or illness	4%	4%	6%
Retired	5%	6%	8%
Student	5%	7%	4%
Stay-at-home spouse or partner	8%	7%	8%
Employer Size	July 2013 (n=1704)	November 2013 (n=608)	July 2014 (n=1545)
1 - 5	10%	15%	14%
6 - 9	6%	4%	4%
10 - 24	8%	8%	7%
25 - 49	8%	7%	8%
50 -99	10%	7%	7%
100 - 499	14%	13%	15%
500 - 999	9%	7%	9%
1000 or more	34%	38%	35%

Demographics

Primarily Receive Health Insurance	July 2013 (n=2505)	November 2013 (n=1005)	July 2014 (n=2624)
PRIVATELY INSURED	67%	65%	67%
I receive benefits through an employer	57%	52%	56%
I buy my own health insurance, not through any organization	8%	10%	9%
I receive benefits through a union	2%	3%	2%
I receive benefits through a trade association	*	1%	*
PUBLIC INSURED	13%	13%	18%
I receive benefits through Medicare	5%	5%	7%
I receive benefits through Medicaid or another state funded program	5%	4%	6%
I receive VA benefits from my own service or through my spouse	2%	2%	1%
I receive benefits through military service	1%	2%	2%
UNINSURED (I do not have health insurance at this time)	21%	22%	15%
Insured	(n=2150)	(n=794)	(n=2265)
The primary insured	74%	73%	74%
A dependent or spouse	26%	27%	26%
Insured Status			(n=2624)
Continuously insured (currently insured and insured pre-mandate)	-	-	78%
Newly insured (uninsured pre-mandate and currently insured)	-	-	7%
Uninsured	-	-	15%

Demographics

Company's primary business*	July 2013 (n=914)	July 2014 (n=976)	Household Income July 2014	Uninsured	Newly insured	Continuously insured
Manufacturing	14%	14%	Less than \$15,000	19%	20%	5%
Agriculture, mining or construction	4%	4%	\$15,000 to \$24,999	15%	17%	6%
Transportation, communications, or utilities	8%	6%	\$25,000 to \$34,999	14%	15%	7%
Professional services, including finance, legal, engineering, and health care	24%	21%	\$35,000 to \$49,999	15%	11%	12%
Service industries such as retail trade, hospitality, or administration	16%	16%	\$50,000 to \$74,999	11%	17%	20%
Education	2%	2%	\$75,000 to \$99,999	16%	11%	35%
Some other type of business	31%	36%	\$100,000 to \$124,999	2%	-	6%
			\$125,000 to \$149,999	-	-	1%
			\$150,000 to \$199,999	8%	8%	8%
			MEAN	\$52,400	\$48,900	\$74,000
			MEDIAN	\$37,300	\$33,200	\$75,200

*November 2013 data not available

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