THE pert GROUP®
CLARITY ESTABLISHED.®

Access Health CT

Enrollee/Leaver Satisfaction and Understanding Study

access health CT

July 2015

Table of Contents

	Page
Methodology	3
Detail of Survey Completes	4
Executive Summary	5
Satisfaction & Expectations	8
Leaver Behavior	11
Prior Health Insurance Status	14
Information Sources & Enrollment Channel	18
Metal Tier & Carrier	29
Imagery and Price Perceptions	36
Re-Enrollment	40
Health Engagement Overview	53
Health Engagement – QHP Drill Down	57
Appendix I: Respondent Profiles – QHP and Medicaid	69
Appendix II: Targeting Groups' Demographics	77
Appendix III: Additional Slides for New Enrollees vs. Renewals, QHP Only	82
Appendix IV: Additional Slides	96
Appendix V: A Word About Targeting	100
Appendix VI: Utilization Drill Down by Subgroup – QHP	106

Methodology

A telephone survey among primary enrollees (new, renewal and those who have terminated their coverage – "Leavers") of Access Health CT's available plans (either a QHP or Medicaid plan) was conducted:

- Dialing began June 4th, 2015 and ended June 24th, 2015
- Interviews were conducted in English (n=1,020) and Spanish (n=122)
- Customer sample records included landline and cell phone numbers

Detail of Survey Completes

Telephone interviews were completed, as follows:

	2014	2015
Total Completes	**6,015**	**1,142**
Total Enrollees	6,015	842
QHP Enrollees	3,015	609
Medicaid Enrollees	3,000	232
18-34	1,832	281
35-54	2,481	313
55-64	1,702	247
Male	2,766	477
Female	3,249	365
Fairfield County	1,533	222
Hartford County	1,613	219
Litchfield County	326	42
Middlesex County	245	40
New Haven County	1,432	203
New London County	434	60
Tolland County	230	24
Windham County	199	31
County Unknown	3	0
Anthem Blue Cross and Blue Shield	1,614	256
ConnectiCare Benefits Inc	1,282	240
HealthyCT Inc	119	104
United	NA	9
Catastrophic	59	15
Bronze	436	142
Silver	2,034	371
Gold	486	76
Platinum	NA	5
Medicaid	3,000	232
Leavers	300	301

Executive Summary

An examination of "Year Two" data brings to light some successes to celebrate as well as some challenges moving forward:

- Half of "Year Two" new QHP enrollees did not have health insurance in the year prior, signaling **continued success in reducing the size of Connecticut's remaining uninsured population**.
- However, though Satisfaction remains at parity to 2014, **sizeable gaps remain between QHP and Medicaid customers** across several measures, including call center satisfaction, health engagement, expectation fulfillment and imagery perceptions of Access Health CT. Elevating the QHP customer experience should be a priority.

- While the majority of **"Leavers" remain open to reengaging** with Access Health CT in the future, **a sizeable portion made the decision to "go bare"** (i.e. not have coverage and thus violate the mandate) rather than continue their coverage through Access Health CT.

Executive Summary, continued

- An assessment of enrollment channel and information sources invites Access Health CT to **refine its outreach and communication strategies**.
  - Medicaid customers made **heavy use of DSS and the Access Health CT call center** as sources of information in 2015, relying on the website, enrollment centers and TV advertising far less than they did in 2014.
  - **Brochures and pamphlets mailed to the home gained traction** as information sources in 2015 among both QHP and Medicaid populations. As a cost effective and widely used medium, **ensure the content of print material is compelling, relevant and complete**.

- Correct carrier identification remains a bit of a challenge, with confusion occurring between HealthyCT and ConnectiCare plan enrollees. **Clarifying carriers may help stave off assistance requests via the call center**.

Executive Summary, continued

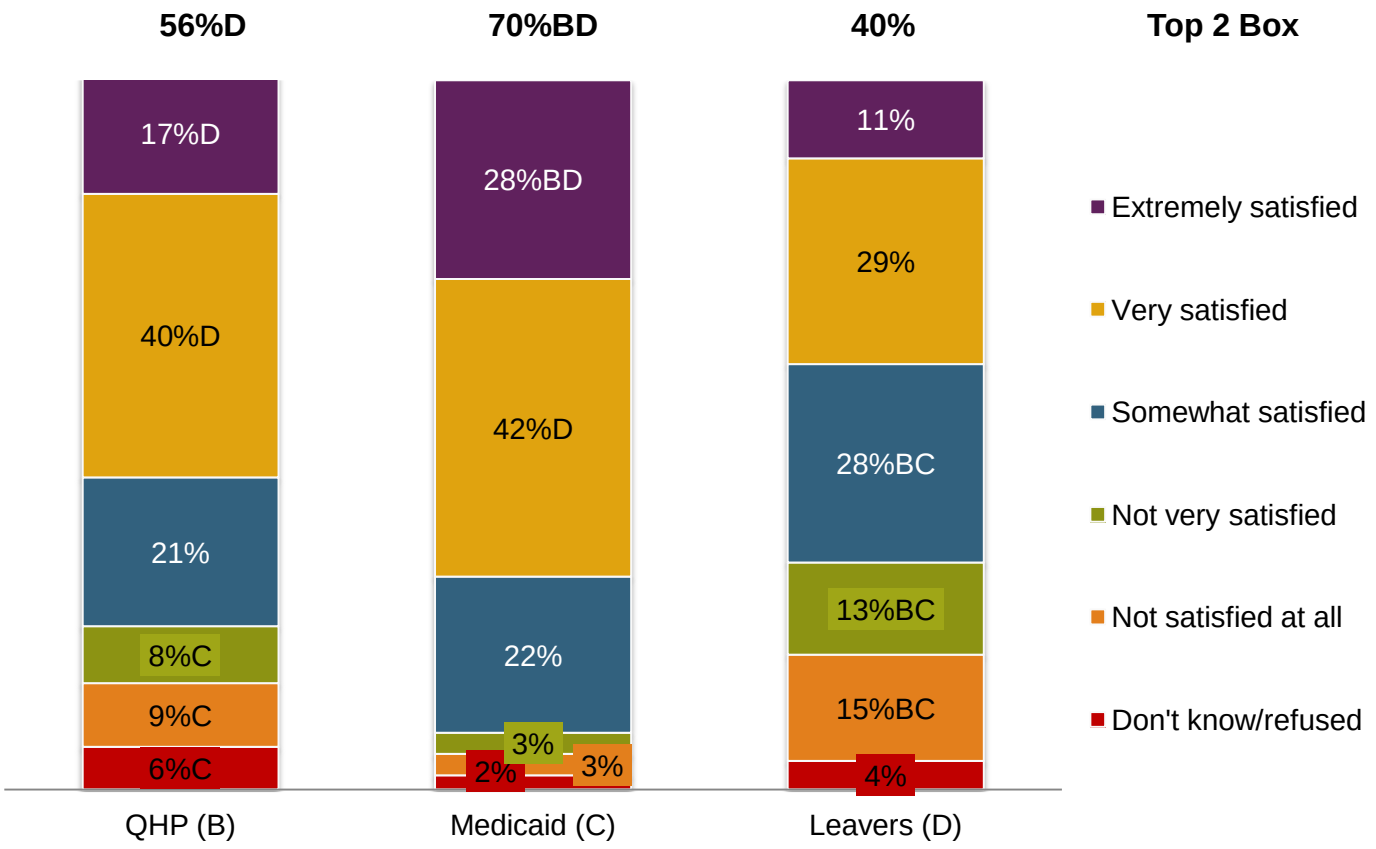
- The combination of low usage among certain subgroups along with the prospect of future price hikes creates urgency in Access Health CT's execution of **strong value-based messaging** for current customers.
  - Our modeling analysis (accompanying this report) shows us that the remaining, significantly reduced **uninsured population** is uninsured for far more idiosyncratic reasons than in the past, and will be **increasingly more difficult to reach and persuade**. Therefore, value is a critical message for prospective enrollees, too.
  - Keep in mind this focus on value extends not only to messaging, but to demonstrations as well. **Expanding health literacy, with a focus on effective health insurance utilization**, will provide additional support to well-crafted messaging moving forward.

Satisfaction & Expectations

Satisfaction with Access Health Connecticut – 2015

Medicaid customers are more likely than QHP customers to be very or extremely satisfied with Access Health CT. These results parallel what was found regarding *satisfaction with the enrollment process* (56% QHP and 69% Medicaid) in the 2014 survey.

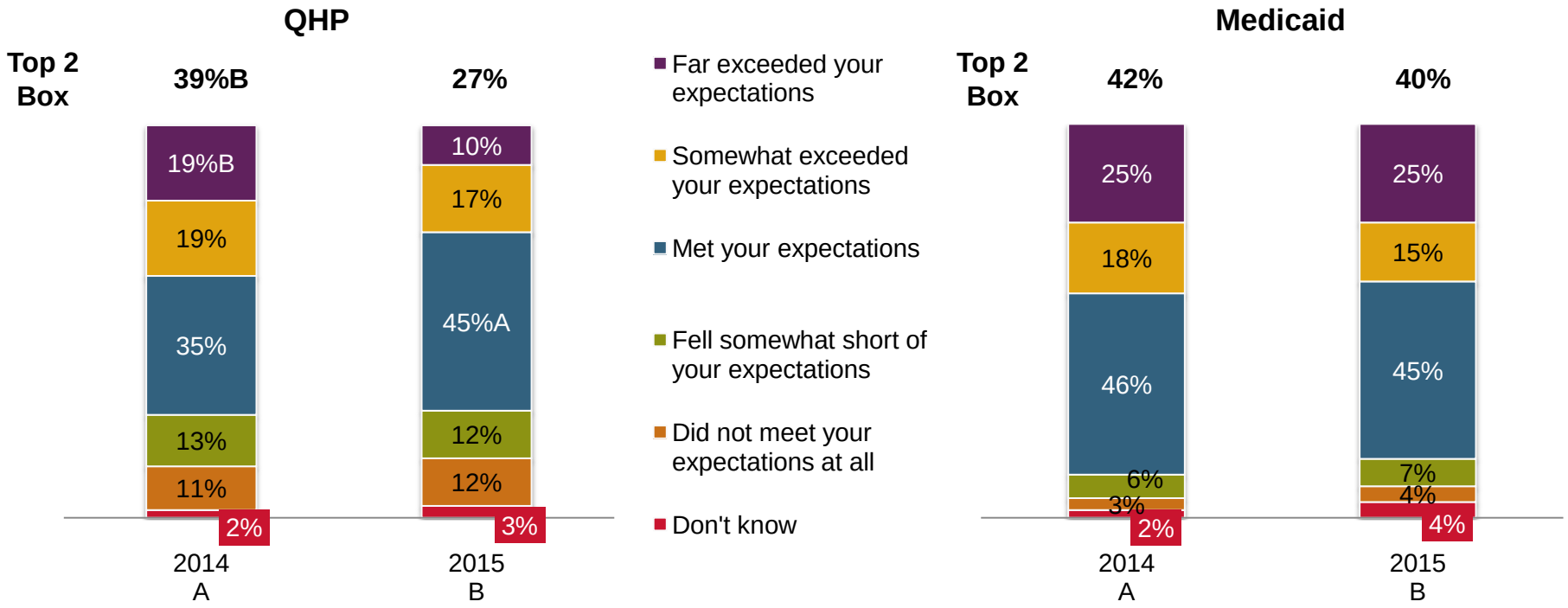
As expected, Leavers report significantly lower satisfaction than current customers – either QHP or Medicaid.



Base: QHP (609); Medicaid (232); Leavers (301)
Bb/Cc/Dd = Statistically significant at the 95%/90% Confidence Interval
Q1. Overall, how satisfied [[IF NEW ENROLLEE OR RENEWAL]] [are you] [[IF LEAVER]] [were you] with Access Health Connecticut? Would you say you are/were…?

Expectations Exceeded – 2014 vs. 2015

QHP customers are less likely to say Access Health CT exceeded their expectations in 2015 compared to 2014 (27% vs. 39%). Medicaid customers held mostly steady, with about 4 in 10 saying Access Health CT exceeded their expectations.



Base: QHP (2014-735; 2015-609); Medicaid (2014-628; 2015-232)
Aa/Bb = Statistically significant at the 95%/90% Confidence Interval
Q30. How well has Access Health Connecticut met your expectations? Would you say Access Health Connecticut…

Leaver Behavior

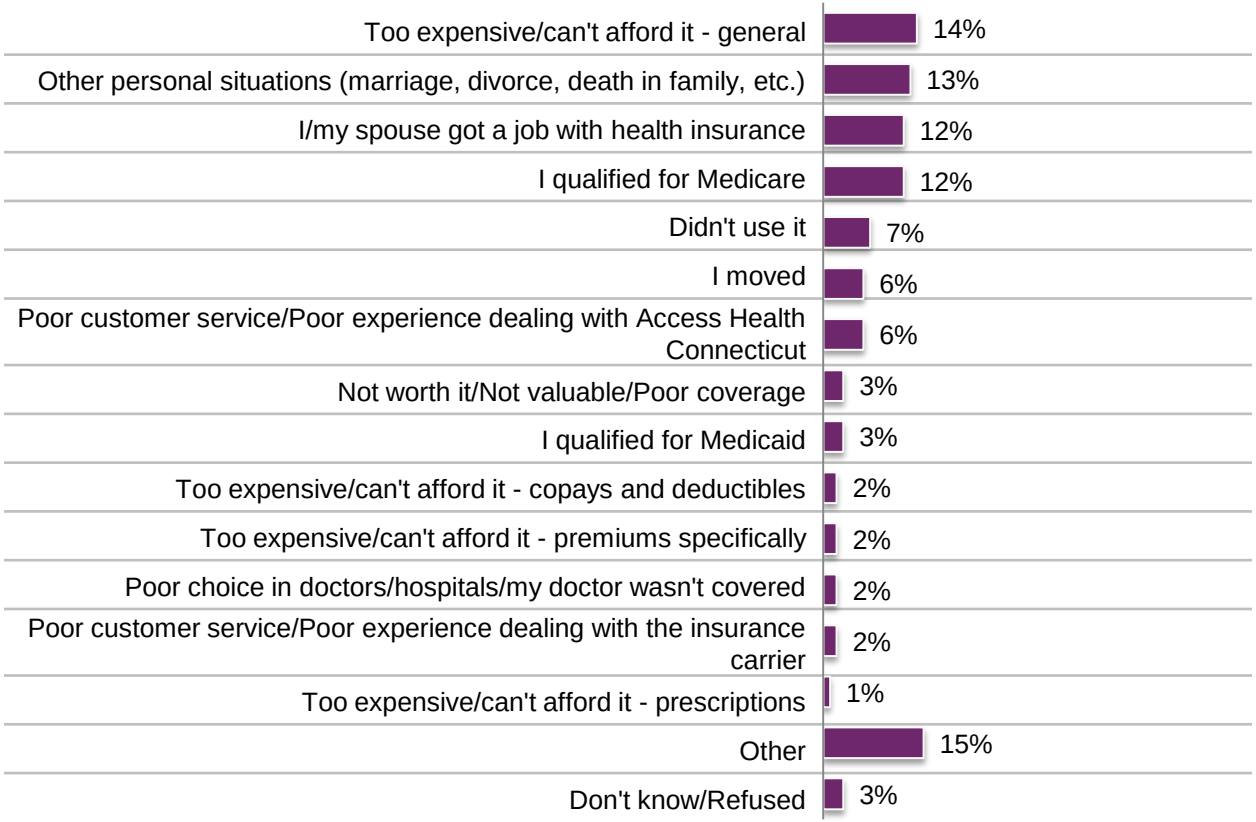
THE pert GROUP®
CLARITY ESTABLISHED.®

Reasons for Terminating Coverage & Likelihood to Repurchase – Leavers

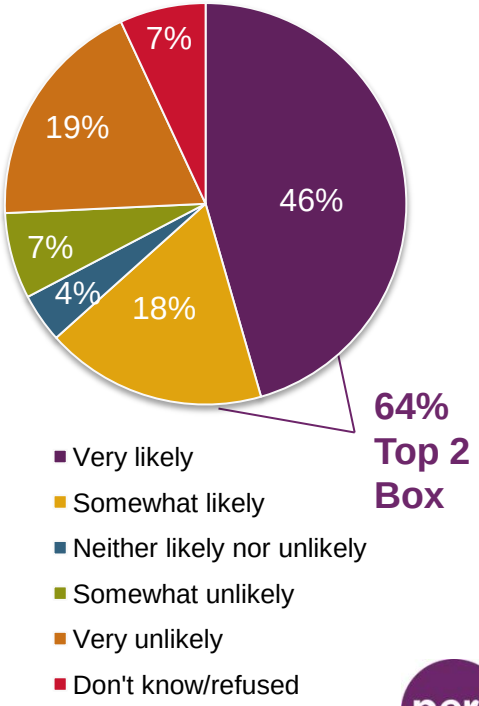
Expense, personal situations, job attainment and Medicaid qualification are the most often cited reasons for terminating coverage.

Of those who terminated coverage, 64% would consider obtaining future coverage through Access Health CT.

Reason for Terminating Coverage



Likelihood to Revisit Access Health CT for Future Coverage



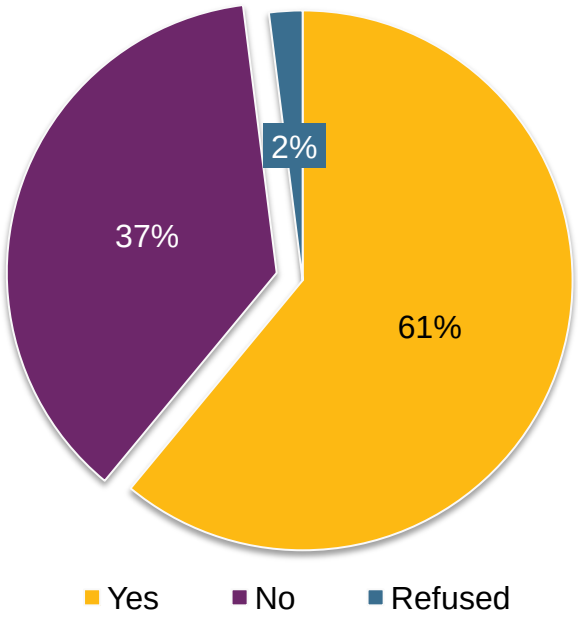
Base: Leavers (301)
Q5. Why did you discontinue your health insurance coverage through Access Health Connecticut?
Q6. If your situation were to change in the future and you were once again in need of health insurance coverage, how likely would you be to obtain it through Access Health Connecticut?

Other Health Insurance Source – Leavers

About 6 in 10 of those who have ended their coverage through Access Health CT ("Leavers") have insurance through some other source. This means roughly 4 in 10 (37%) are currently without coverage.

Leavers

Currently Have Health Insurance with Another Source

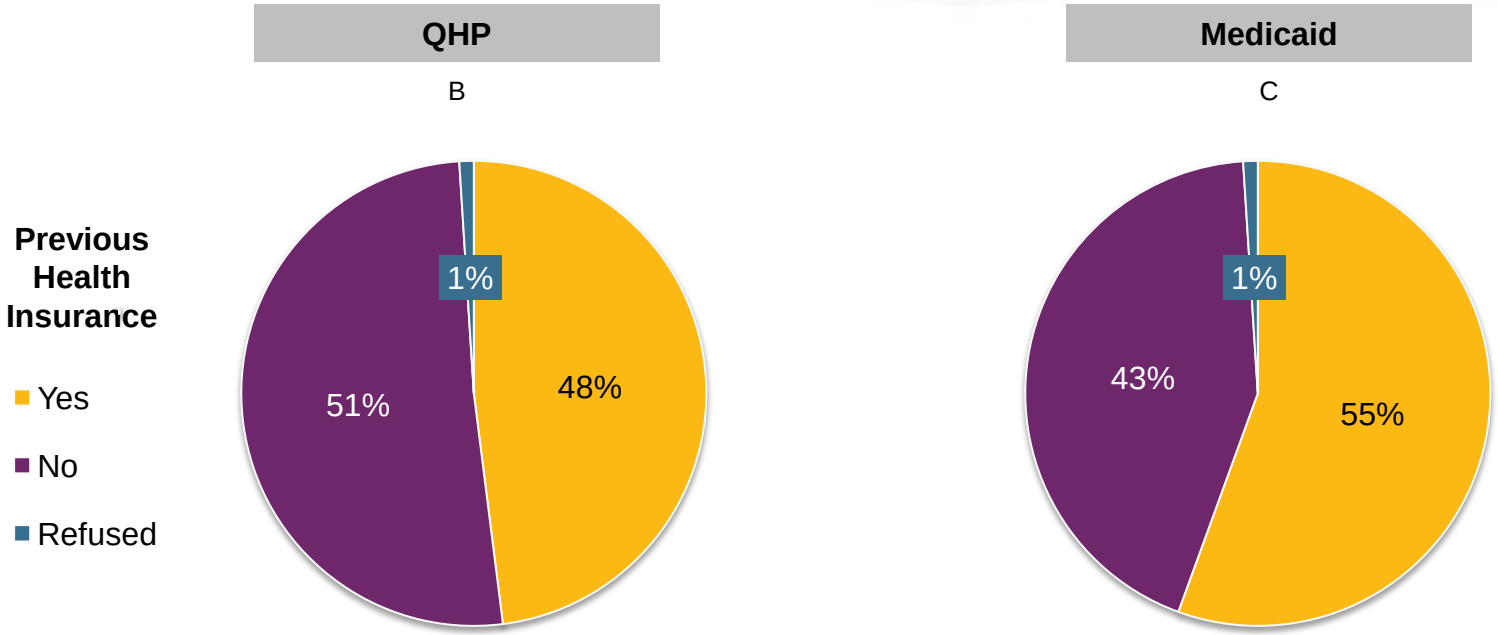


Base: Leavers (301)
Q4. Do you currently have health insurance through some other source?

Prior Health Insurance Status

Prior Health Insurance Status – "Year Two" (2015) New Enrollees

Looking at "year two" new enrollees, 5 in 10 among QHP and 4 in 10 among Medicaid did not have health insurance prior to enrolling for coverage via Access Health CT.



Base: QHP (217); Medicaid (67)
Bb/Cc = Statistically significant at the 95%/90% Confidence Interval
Q12. Prior to signing up for health insurance through Access Health Connecticut, did you or anyone in your household have health insurance through another source in the past year such as your employer, your spouse's employer, a union, Medicaid or Husky Health, etc?

Prior Health Insurance Status – New Enrollees 2014 vs. 2015

A significantly higher percentage (51% in 2015 vs. 43% in 2014) of QHP new enrollees did not have health insurance coverage prior to enrolling through Access Health CT. Conversely, the percentage of uninsured Medicaid new enrollees without prior coverage declined between 2014 and 2015 (62% to 43%, respectively).

	QHP		Medicaid	
	2014 (Year One New Enrollees)	2015 (Year Two New Enrollees)	2014 (Year One New Enrollees)	2015 (Year Two New Enrollees)
	A	B	C	D
Base:	*3,015*	*217*	*3,000*	*67*
Previous Health Insurance – New Enrollees				
Yes	56%BC	48%	37%	55%C
No	43%	51%A	62%AD	43%
Refused	1%	0%	1%a	1%

Aa/Bb, Cc/Dd, Aa/Cc, Bb/Dd = Statistically significant at the 95%/90% Confidence Interval
Q12 Prior to signing up for health insurance through Access Health Connecticut, did you or anyone in your household have health insurance through another source in the past year such as your employer, your spouse's employer, a union, Medicaid or Husky Health, etc?

pert

Prior Health Insurance Source – New Enrollees 2014 vs. 2015

Year two enrollment was successful in signing up the parents of children who were previously covered under a different source – both among QHP and Medicaid enrollees.

QHP enrollees are increasingly coming to the Exchange after ending coverage through a current or previous employer.

	QHP		Medicaid	
	2014	2015	2014	2015
	A	B	C	D
Base: New Enrollee Who Signed Up In Past Year	*1,696*	*105*	*1,110*	*37*
Who Previously Had Health Insurance				
Yourself	72%C	69%	62%	58%
Spouse/Live-in Partner	26%C	27%	13%	20%
Child/Children	19%	29%A	24%A	46%bC
Other relative	14%	13%	20%A	11%
Someone else	5%	4%	7%	3%
Refused	0%	2%	0%	9%
Base: Had Health Insurance Through Another Source In Past Year	*1,686*	*302*	*1,103*	*88*
Source of Previous Insurance				
Your employer or your spouse's employer	48%	54%aD	46%D	30%
Purchased on your own	29%C	26%	10%	6%
Medicaid or Medicare (Husky, Charter Oak, etc.)	13%	13%	29%A	41%BC
Government (federal, state, military)	5%B	3%	9%A	9%B
A union	2%	4%a	2%	2%
Through an association (AARP, etc.)	1%	0%	1%	1%
Some other source	7%	7%	8%	12%

Aa/Bb, Cc/Dd, Aa/Cc, Bb/Dd = Statistically significant at the 95%/90% Confidence Interval
Q12A. You mentioned you or someone else in your household previously had health insurance in the past year. Which of the following people in your household previously had health insurance?
Q14. From which of the following sources was your or your family's prior health insurance coverage provided through?

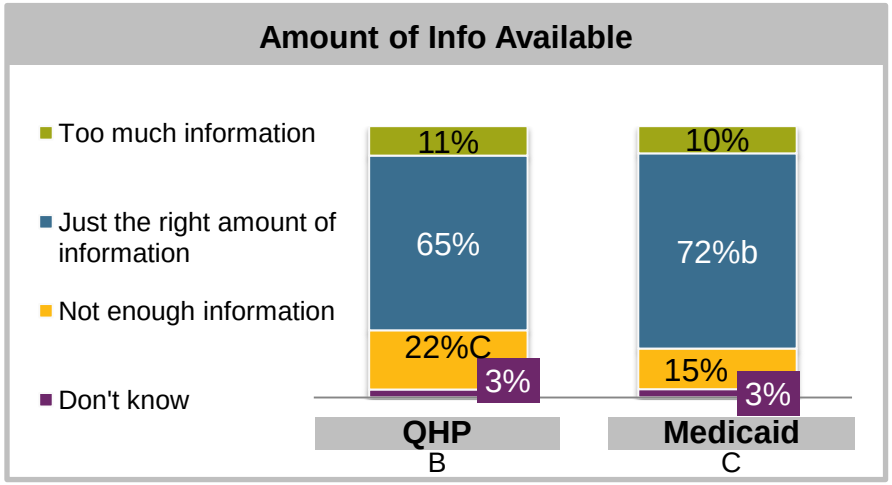
pert

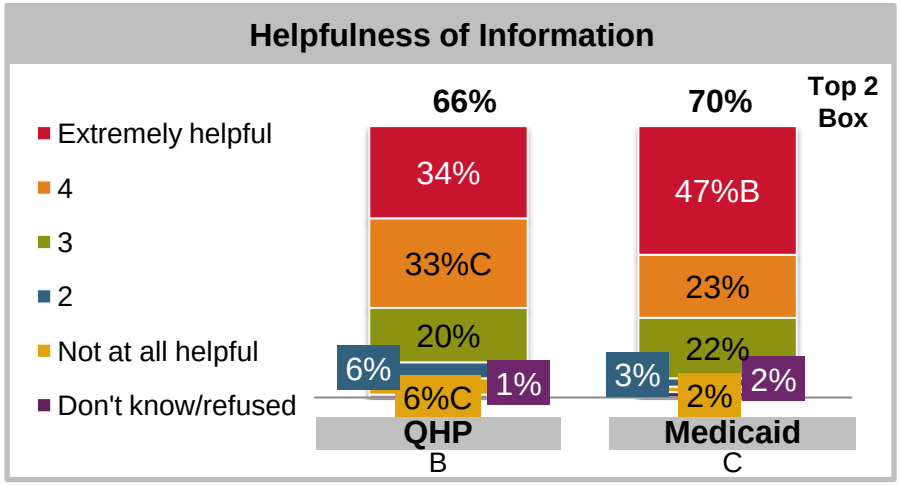
Information Sources & Enrollment Channel

Information – Amount Available and Helpfulness

The majority of both QHP and Medicaid customers say there was "just the right amount of information" available during the sign-up or renewal process. However of the two, QHP customers are more likely than Medicaid customers to say there was not enough information available.

Medicaid customers were more likely to find the available information "extremely" helpful.





Base: QHP (609); Medicaid (232)
Bb/Cc = Statistically significant at the 95%/90% Confidence Interval
Q18. Thinking about all the information available to you during your process, would you say it was…?
Q19. Using a scale of 1 to 5, where "1" means "Not at all helpful" and "5" means "Extremely helpful", how would you rate the information you used during your process?

Amount of Information Available – 2014 vs. 2015

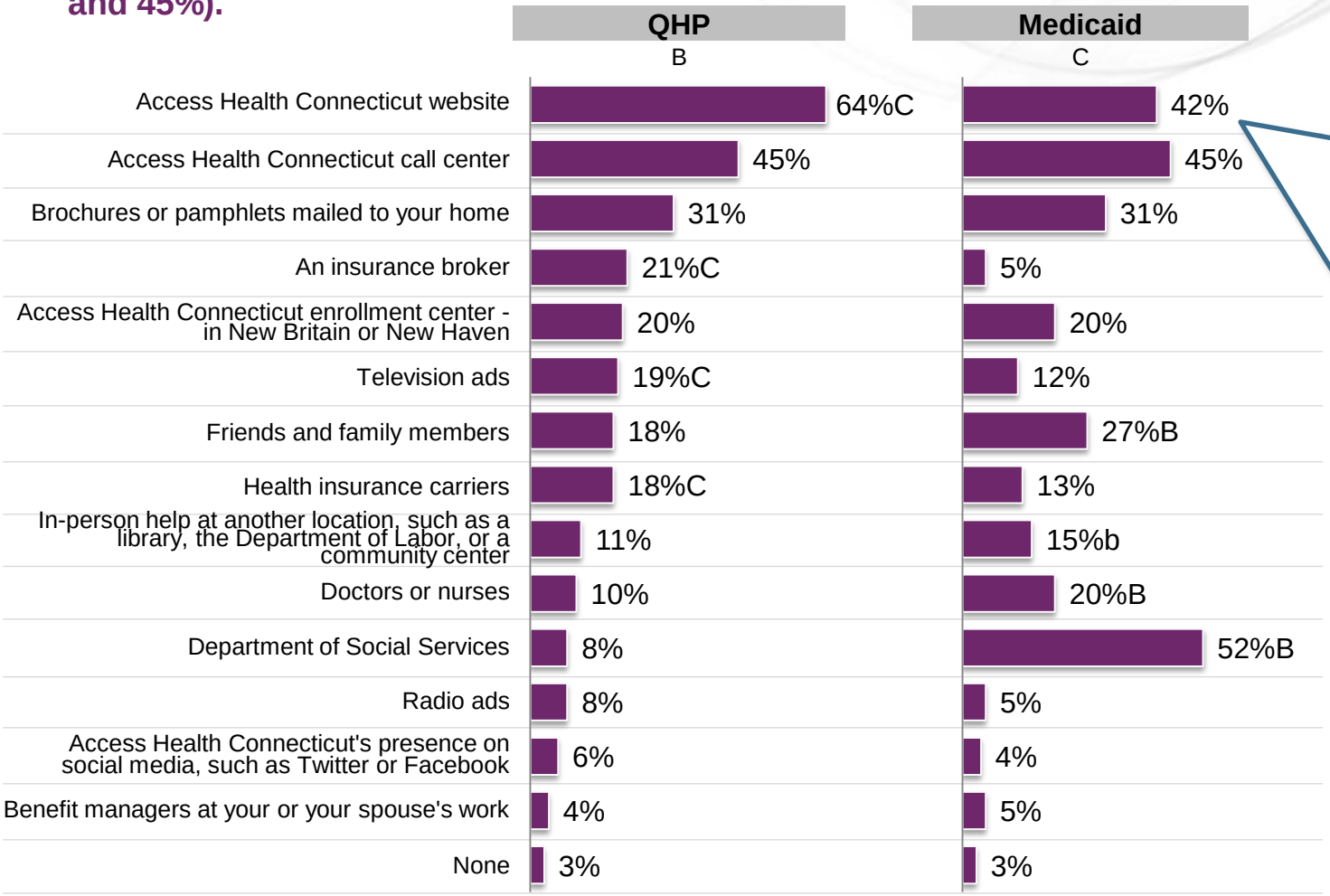
Perceptions regarding the amount of information available are fairly consistent year over year, with a slight decline among QHP customers who said there was "not enough information".

	QHP		Medicaid	
	2014	2015	2014	2015
	A	B	C	D
Base : New Enrollee Or Renewal	*735*	*609*	*628*	*232*
Amount of Information Available				
Too much information	10%	11%	10%	10%
Just the right amount of information	62%	65%	75%A	72%b
Not enough information	27%BC	22%D	15%	15%
Don't know/refused	1%	3%a	1%	3%C

Aa/Bb, Cc/Dd, Aa/Cc, Bb/Dd = Statistically significant at the 95%/90% Confidence Interval
Q18. Thinking about all the information available to you during your sign up / renewal process, would you say it was…?

Sources of Information – 2015

Access Health CT's website is overwhelmingly the most popular source of information among QHP customers, followed by the call center. DSS is the most popular source among Medicaid customers, with an equal number relying on the Access Health CT website and call center (42% and 45%).



Consider asking sources that are more popular among the Medicaid enrollee audience (DSS, doctors/nurses, community centers) to refer customers to Access Health CT's website. This may help drive traffic away from the call center and encourage website usage.

Base: QHP (609); Medicaid (232)
Bb/Cc = Statistically significant at the 95%/90% Confidence Interval
Q16. Thinking again about your experiences with Access Health Connecticut… Which of the following sources of information did you use when it was time to renew your health insurance] through Access Health Connecticut?

pert

Sources of Information – 2014 vs. 2015

Usage of brochures or pamphlets mailed to the home grew significantly between 2014 and 2015 among both QHP and Medicaid customers. Website usage, while still high among QHP customers, declined in the same time period – sharply among Medicaid customers.

Storefronts and television ads also declined as sources of information from 2014 to 2015 among both populations.

	QHP		Medicaid	
	2014	2015	2014	2015
	A	B	C	D
Access Health Connecticut website	76%BC	64%D	61%D	42%
Access Health Connecticut call center	46%	45%	49%	45%
Brochures or pamphlets mailed to your home	15%	31%A	17%	31%C
An insurance broker	25%bC	21%D	6%	5%
Access Health Connecticut enrollment center - in New Britain or New Haven	29%B	20%	32%D	20%
Television ads	25%B	19%D	23%D	12%
Friends and family members	25%B	18%	33%A	27%B
Health insurance carriers	0%	18%D	0%	13%
In-person help at another location, such as a library, the Department of Labor, or a community center	0%	11%	0%	15%b
Doctors or nurses	11%	10%	18%A	20%B
Radio ads	10%	8%	9%d	5%
Department of Social Services	9%	8%	41%A	52%BC
Access Health Connecticut's presence on social media, such as Twitter or Facebook	5%	6%	6%	4%
Benefit managers at your or your spouse's work	4%	4%	4%	5%

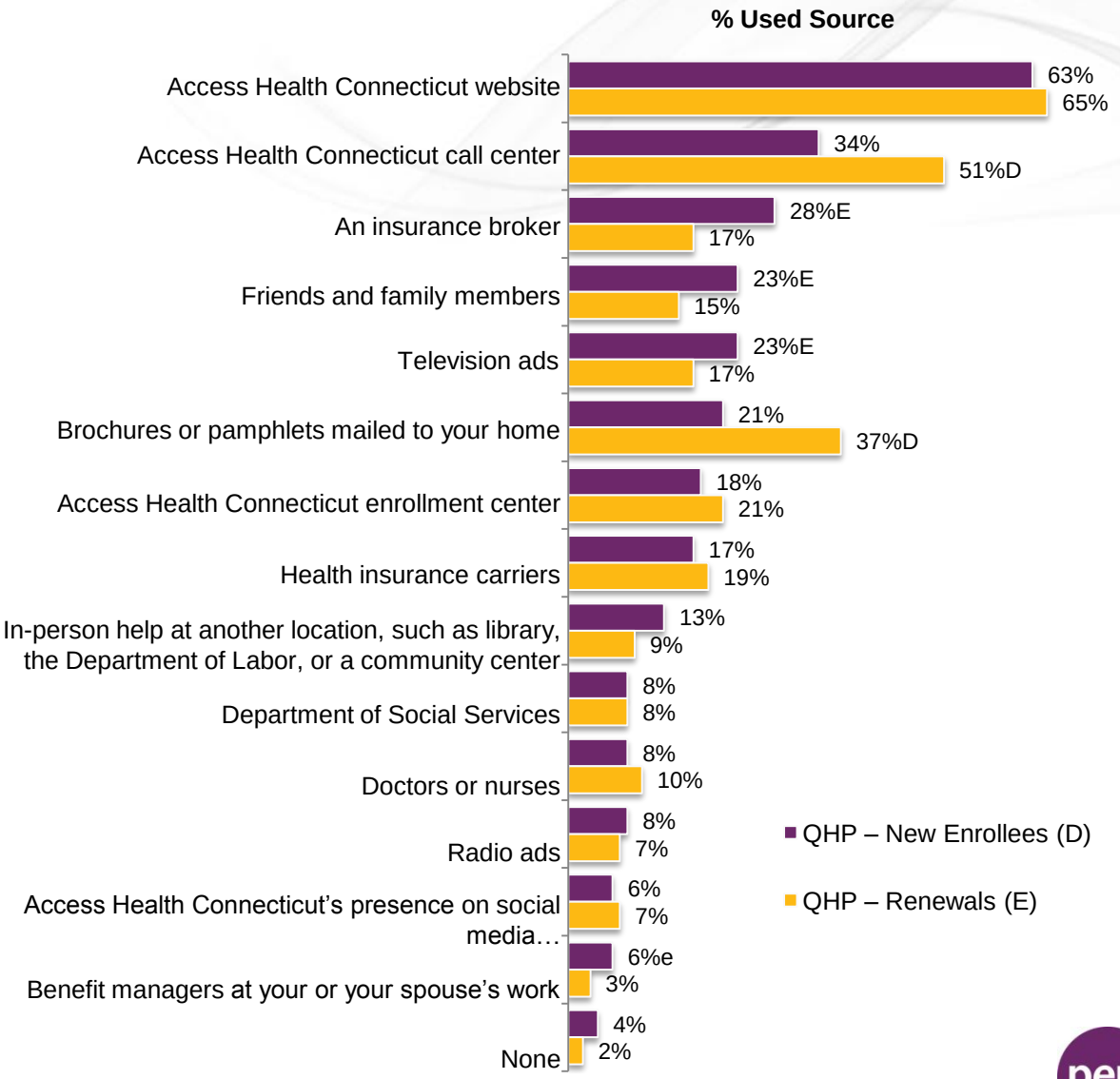
Base: QHP (2014-735; 2015-609); Medicaid (2014-628; 2015-232)
Aa/Bb, Cc/Dd, Aa/Cc, Bb/Dd = Statistically significant at the 95%/90% Confidence Interval
Q16. Thinking again about your experiences with Access Health Connecticut… Which of the following sources of information did you use when it was time to renew your health insurance] through Access Health Connecticut?

pert

Source of Info Used – QHP New Enrollees vs. Renewals

While both QHP new enrollees and renewals used the Access Health CT website as a source of information, the call center and brochures/pamphlets mailed to the home were more widely used sources of information among QHP renewals than new enrollees.

QHP new enrollees were more likely than renewals to use friends and family, an insurance broker, television ads or benefit managers at their spouse's work as a source.

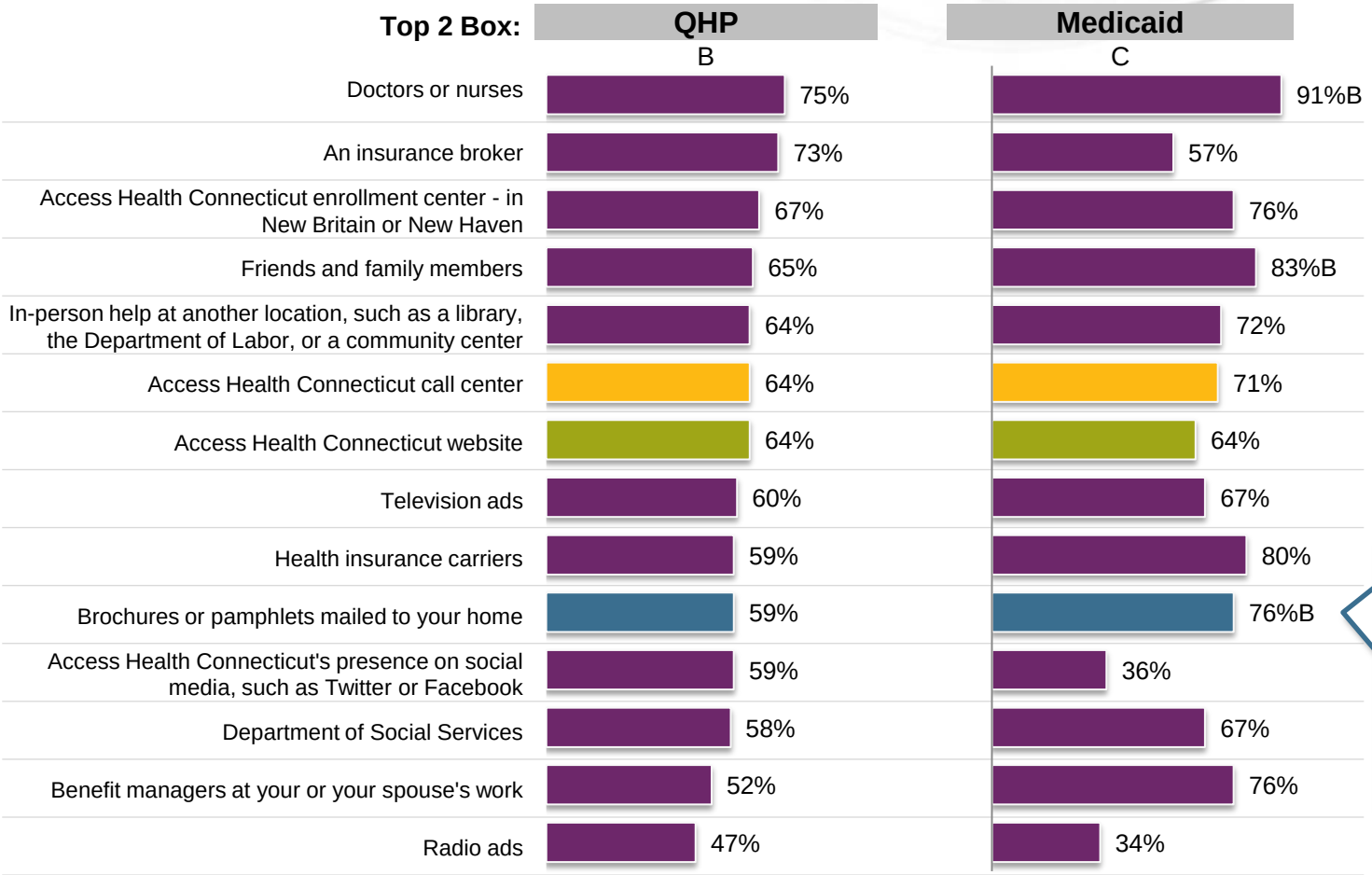


Base: QHP – Total (609); QHP – New Enrollees (217); QHP – Renewals (392)
Dd/Ee = Statistically significant at the 95%/90% Confidence Interval
Q16. Thinking again about your experiences with Access Health Connecticut… Which of the following sources of information did you use through Access Health Connecticut? Did you use…

Satisfaction with Sources of Information – 2015

Two thirds of customers (both QHP and Medicaid) report high levels of satisfaction with the Access Health CT website – similar to call center satisfaction.

Medicaid customers report higher satisfaction with brochures or pamphlets mailed to the home than QHP customers.



Make sure the messaging resonates with both QHP and Medicaid audiences.

Base: Differing base size
Bb/Cc = Statistically significant at the 95%/90% Confidence Interval
Q17. Using a scale of 1 to 5, "1" meaning "Not satisfied at all" and "5" meaning "Extremely satisfied," please indicate how satisfied you were with the following sources of information regarding Access Health Connecticut.

Satisfaction with Sources of Information – 2014 vs. 2015

QHP customers reported higher satisfaction with the enrollment centers in 2015 vs. 2014, and lower satisfaction with brokers.

Satisfaction with doctors/nurses, friends/family, brochures or pamphlets mailed to the home increased among Medicaid customers in 2015, whereas satisfaction with the Access Health CT website declined.

% Top 2 Box	QHP		Medicaid	
	2014	2015	2014	2015
	A	B	C	D
Doctors or nurses	67%	75%	80%	91%c
An insurance broker	83%B	73%	79%	57%
Access Health Connecticut enrollment center - in New Britain or New Haven	57%	67%a	72%	76%
Friends and family members	64%	65%	70%	83%C
In-person help at another location, such as a library, the Department of Labor, or a community center	55%	64%	54%	72%
Access Health Connecticut call center	60%	64%	78%	71%
Access Health Connecticut website	65%	64%	75%D	64%
Television ads	54%	60%	62%	67%
Health insurance carriers	-	59%	-	80%
Brochures or pamphlets mailed to your home	60%	59%	63%	76%c
Access Health Connecticut's presence on social media, such as Twitter or Facebook	56%	59%	54%	36%
Department of Social Services	54%	58%	73%	67%
Benefit managers at your or your spouse's work	45%	52%	81%	76%
Radio ads	50%	47%	40%	34%

Base: Differing base size
Aa/Bb, Cc/Dd, Aa/Cc, Bb/Dd = Statistically significant at the 95%/90% Confidence Interval
Q17. Using a scale of 1 to 5, “1” meaning “Not satisfied at all” and “5” meaning “Extremely satisfied,” please indicate how satisfied you were with the following sources of information regarding Access Health Connecticut.

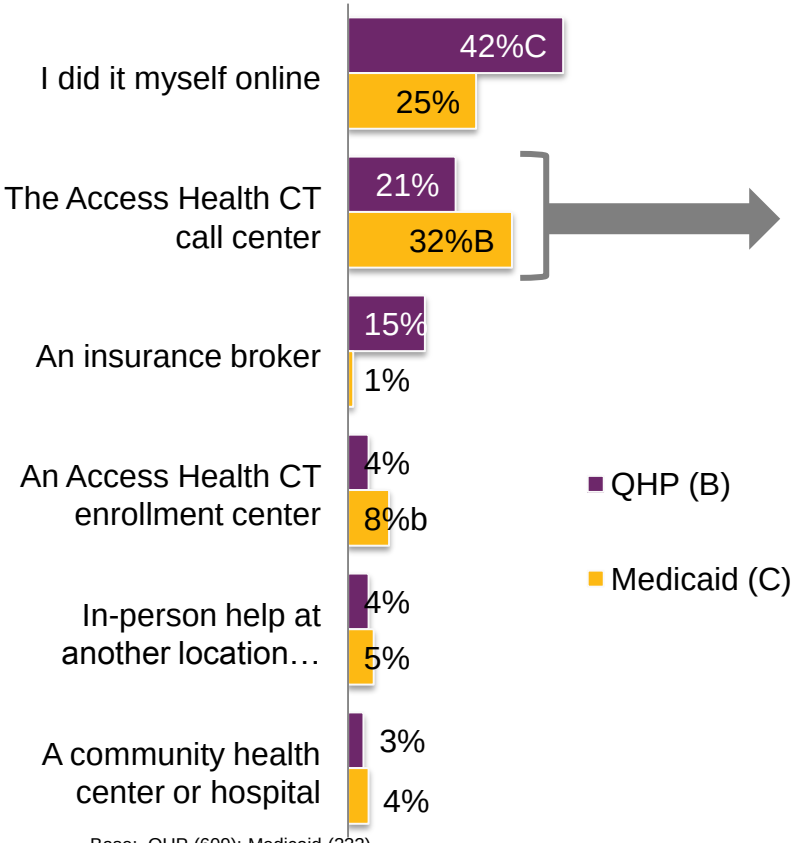
pert

Enrollment Channel – 2015

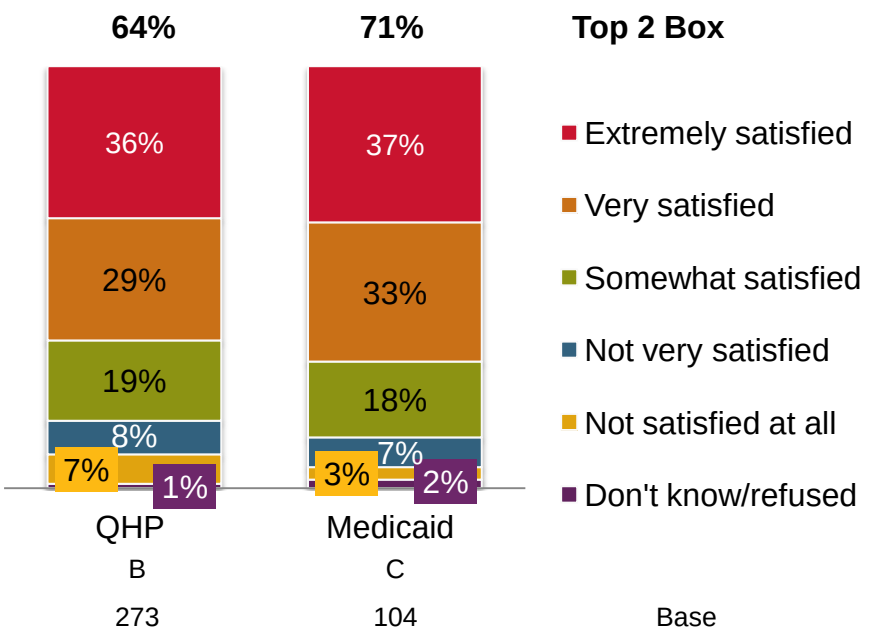
QHP customers preferred a "DIY" online method of enrollment, whereas Medicaid customers' preferred method was the call center. Enrollment centers were twice as popular among Medicaid customers than among QHP customers.

Among those who contacted the call center for information, the majority (two-thirds or more) were satisfied.

Enrollment Channel



Satisfaction with Call Center



Base: QHP (609); Medicaid (232)
Bb/Cc = Statistically significant at the 95%/90% Confidence Interval
Q2. Through which of the following ways did you enroll for health insurance through Access Health Connecticut?
Q17(4). Using a scale of 1 to 5, "1" meaning "Not satisfied at all" and "5" meaning "Extremely satisfied," please indicate how satisfied you were with the following sources of information regarding Access Health Connecticut.

Enrollment Channel – 2014 vs. 2015

Significantly fewer Medicaid customers completed enrollment online or via a community health center/hospital in 2015 compared to 2014. Nearly a third used the call center to enroll in 2015, up from a quarter in 2014.

Fewer customers (both QHP and Medicaid) completed their enrollment or renewal via an enrollment center in 2015 than in 2014.

	QHP		Medicaid	
	2014	2015	2014	2015
	A	B	C	D
Base :	*3,015*	*609*	*3,000*	*232*
Enrolled online by myself	45%C	42%D	40%D	25%
The Access Health CT call center	18%	21%	24%A	32%BC
An insurance broker	15%C	15%	3%	1%
An Access Health CT enrollment center	9%B	4%	12%AD	8%b
An Access Health CT navigator or in-person assister	8%	-	9%	-
A community health center or hospital	6%B	3%	11%AD	4%
An enrollment event	3%	-	3%	-
In-person help at another location such as a library, the Department of Labor, or a community center	-	4%	-	5%
None of the above/Don't know/Refused	2%	11%	3%	25%B

Aa/Bb, Cc/Dd, Aa/Cc, Bb/Dd = Statistically significant at the 95%/90% Confidence Interval
Q2. Through which of the following ways did you enroll for / renew your health insurance through Access Health Connecticut?

Satisfaction with Call Center as Information Source – 2014 vs. 2015

While the majority of QHP and Medicaid customers maintain high satisfaction levels with the call center, watch for slippage in terms of those who were "extremely" satisfied.

Among Medicaid customers in particular, there was a dramatic shift between those who were "extremely" vs. "very" satisfied – and a significant increase in those who say they were not very satisfied.

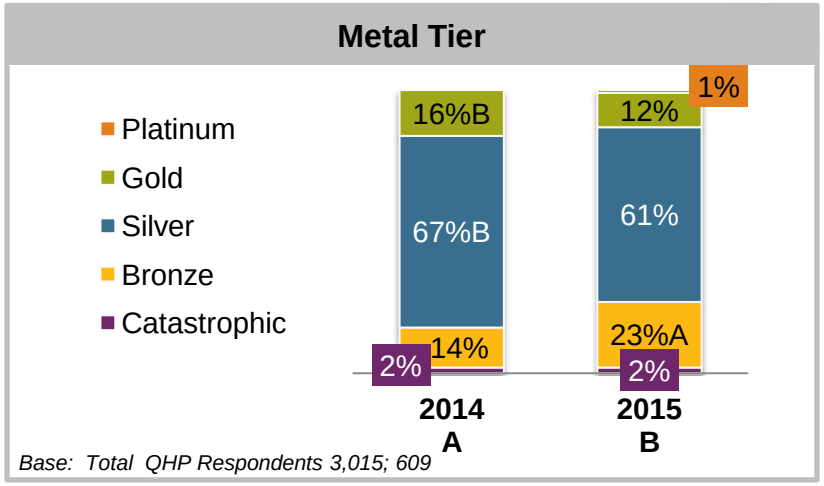
	QHP		Medicaid	
	2014	2015	2014	2015
	A	B	C	D
Base (those who used the call center as a source of information):	*337*	*273*	*309*	*104*
Top 2 Box	60%	64%	78%	71%
Extremely satisfied	38%	36%	55%D	37%
Very satisfied	22%	29%a	22%	33%C
Somewhat satisfied	20%	19%	13%	18%
Not very satisfied	8%	8%	3%	7%c
Not satisfied at all	10%	7%	5%	3%

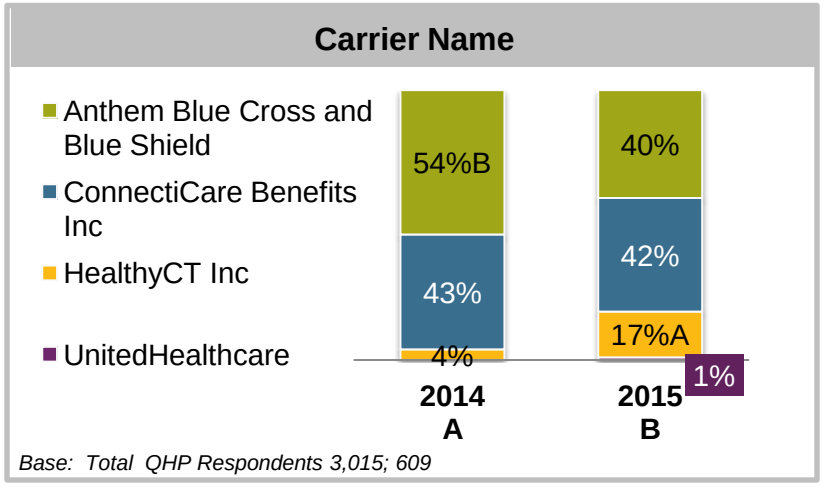
Aa/Bb, Cc/Dd, Aa/Cc, Bb/Dd = Statistically significant at the 95%/90% Confidence Interval
Q17(4). How satisfied you were with the following sources of information regarding Access Health Connecticut… The Access Health Connecticut call center?

Metal Tier & Carrier

Metal Tier and Carrier – QHP Only

An increasing proportion of QHP customers have a Bronze plan in 2015. At 42%, ConnectiCare is nearly equal with Anthem in terms of enrollee share.





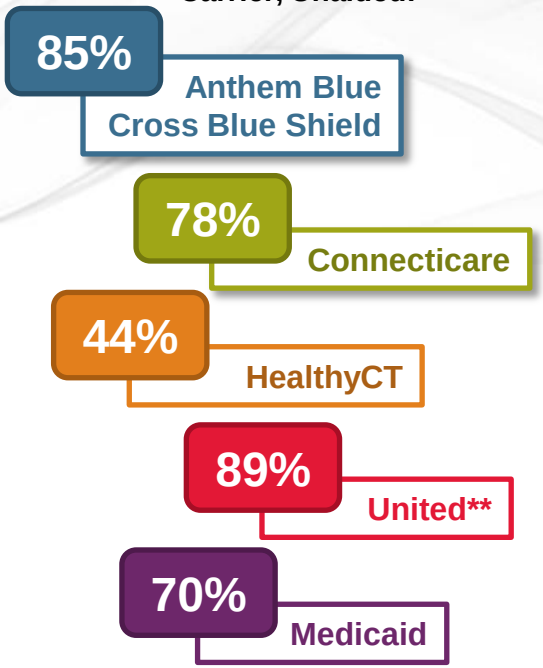
Aa/Bb = Statistically significant at the 95%/90% Confidence Interval
R7. Metal Level
R12. Carrier Name

Carrier Identification – 2015

Unaided carrier identification in 2015 was strong, with United and Anthem plan customers most able to name their carrier without prompts. ConnectiCare and HealthyCT had lower unaided identification, at 78% and 44% respectively.**

Once prompted, nearly 9 in 10 customers were able to identify their carrier with one exception. Only 7 in 10 of those enrolled with a HealthyCT plan were able to correctly identify their carrier – with 13% confusing HealthyCT for ConnectiCare.

% Correctly Identified Carrier, Unaided:



Aided Awareness

	Anthem Blue Cross and Blue Shield	ConnectiCare	Healthy CT	United**	Medicaid
Anthem Blue Cross Blue Shield	90%	1%	2%	-	0%
ConnectiCare	2%	87%	13%	-	3%
Healthy CT	-	2%	69%	-	2%
United Healthcare	0%	0%		89%	1%
Medicaid ... sometimes called the HUSKY plan	3%	4%	5%	-	89%
Don't know/refused	5%	5%	12%	11%	5%

**Small base
Base: Anthem Blue Cross and Blue Shield (241); Connecticare (255); Healthy CT (104); United (9**); Medicaid (232)
Q21. Who is your current health insurance carrier?
Q22A. You may have already mentioned it, but which of the following is your current insurance carrier?

Correctly Identified Carrier (Aided) – 2014 vs. 2015

Significantly fewer Anthem plan customers were able to correctly identify their carrier (Anthem) in 2015 compared to 2014. Otherwise, correct carrier identification results are statistically stable year over year.

	Anthem Blue Cross and Blue Shield		ConnectiCare		HealthyCT		United**		Medicaid	
	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015
	A	B	C	D	E	F	G	H	I	J
Base:	*412*	*241*	*292*	*255*	*31*	*104*	*NA*	*9*	*628*	*232*
Correctly Identified Carrier (Aided)	95%B	90%	91%	87%	65%	69%	NA	89%	89%	89%

**Small base
Aa/Bb, Cc/Dd, Ee/Ff, Gg/Hh, Ii/Jj= Statistically significant at the 95%/90% Confidence Interval
Q22A. You may have already mentioned it, but which of the following is your current insurance carrier?

pert

Carrier Satisfaction, Interaction, Touchpoints & Likelihood to Switch

As was the case in 2014, Medicaid customers continue to be more satisfied with their carrier than QHP customers. However, the share of Medicaid customers who report not having carrier interaction has grown from 3 in 10 in 2014, to 4 in 10 in 2015. Furthermore, fewer in both groups report receiving their health insurance card in the mail in 2015 vs. 2014.

Overall, QHP customers are engaging with their carrier to a greater extent than Medicaid. Only 2 in 10 QHP customers report not having carrier interaction in 2015.

	QHP		Medicaid	
	2014	2015	2014	2015
	A	B	C	D
Carrier Satisfaction *(Base: named insurance carrier)*	*719*	*571*	*594*	*220*
Extremely/Very Satisfied	58%	57%	76%A	73%B
Carrier Interaction *(Base: named insurance carrier)*	*719*	*571*	*594*	*220*
Yes	84%BC	78%D	67%D	56%
No	15%	21%A	32%A	41%BC
Don't Know/refused	0%	1%	1%	3%BC
Carrier Touchpoints *(Base: had contact with carrier)*	*607*	*447*	*399*	*123*
Received my health insurance card in the mail	75%bC	70%D	67%D	51%
Received general plan information in the mail	69%	77%A	65%	72%
Received a bill for premiums	69%BC	56%D	8%	6%
Received an explanation of benefits statement in the mail	65%BC	58%D	45%	38%
Spoke with a customer service representative	50%C	54%D	39%	44%
Received general plan information through email	44%BC	33%D	18%	16%
Don't Know/refused	1%	1%	2%	3%

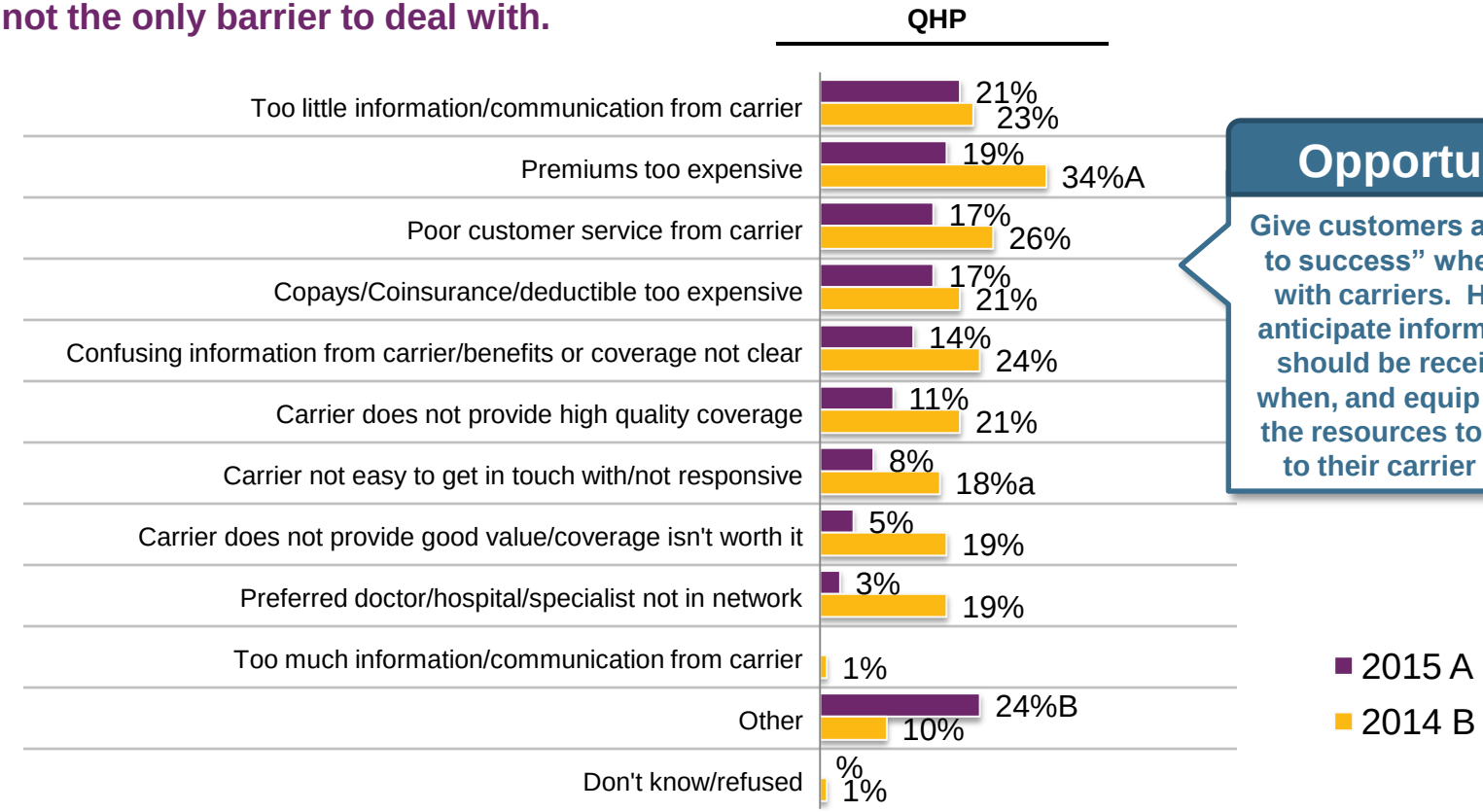
Aa/Bb, Cc/Dd, Aa/Cc, Bb/Dd = Statistically significant at the 95%/90% Confidence Interval
Q25. How satisfied are you with the carrier you selected for your insurance plan? Would you say you are…?
Q23. Since signing up for an insurance plan with [INSERT RESPONSE FROM Q22A], have you had any contact with or received any information from the carrier?
Q24. You mentioned you've had contact with or received information from your insurance carrier since signing up. Which of the following types of communication have you had with your insurance carrier?

pert

Reasons for Carrier Dissatisfaction

Among the small subset of QHP customers who indicate they are not very/not at all satisfied with their carrier (about 11%), the top reasons cited in 2015 are "too little information/communication", "premiums too expensive", "poor customer service" and "copays/coinsurance/deductible too expensive".

While price sensitivity can be challenging to overcome, the share of customers citing "premiums too expensive" has declined from 2014 to 2015. With about 4 in 10 dissatisfied customers indicating customer service and/or communication issues with their carrier, it's clear expense is not the only barrier to deal with.



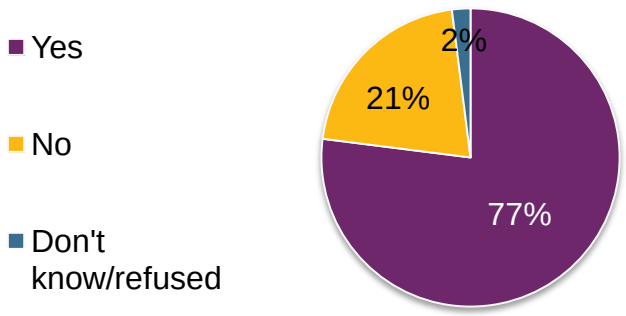
Opportunity:

Give customers a "roadmap to success" when dealing with carriers. Help them anticipate information they should be receiving and when, and equip them with the resources to reach out to their carrier for help.

Aa/Bb = Statistically significant at the 95%/90% Confidence Interval
Base: 2015 (63), 2014 (735)
Q26. Why are you not very/not satisfied at all with your carrier?

Past Year Carrier Behavior – QHP Renewals

Same Carrier as Last Year – QHP



Base: QHP Renewals (392)

Nearly 8 in 10 QHP renewals maintained their carrier from their prior year's coverage.

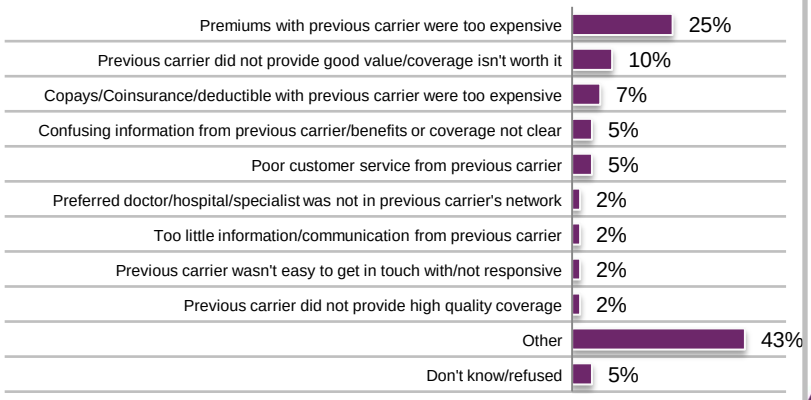
Of the 2 in 10 that switched, about a third switched from Anthem or Medicaid to another carrier.

Aside from some idiosyncratic reasons for switching carriers, the most commonly cited reason was premiums being too expensive.

Last Year's Carrier

Base: Different Carrier Than Last Year	*84*
Anthem Blue Cross Blue Shield	33%
Medicaid ... sometimes called the HUSKY plan	30%
ConnectiCare	17%
Someone else	14%
Don't know/refused	6%

Reasons for Switching Carriers – QHP



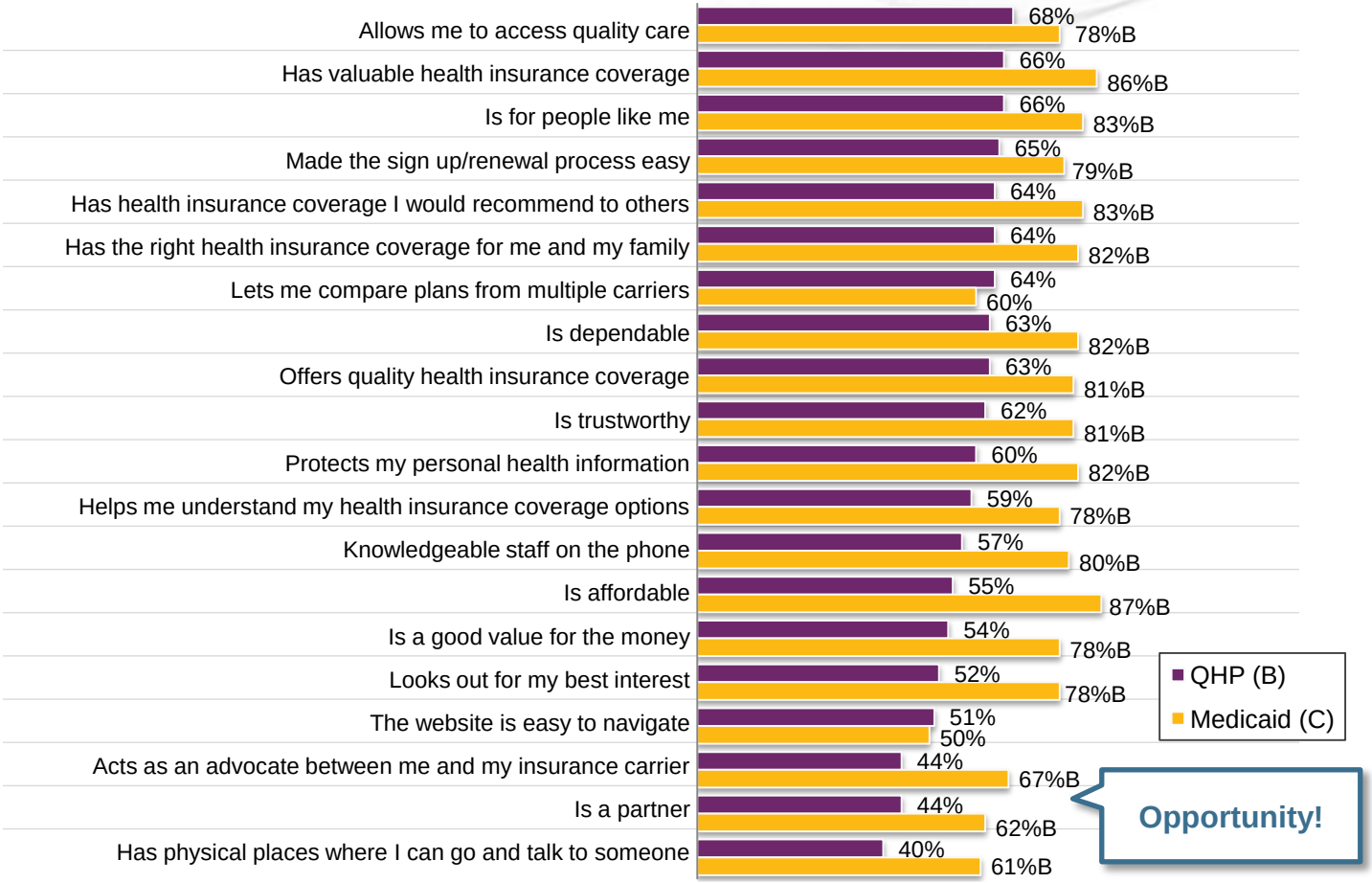
Base: Different Carrier Than Last Year (84)

Q22B. Is this the same carrier you had last year?
Q22C. Who was your carrier last year?
Q22D. Why did you switch carriers?

Imagery and Price Perceptions

Access Health CT Imagery

Overall, Medicaid customers have much more positive perceptions of Access Health CT than QHP customers. Specifically, perceptions of affordability, value, looking out for individuals' best interest, and having knowledgeable staff on the phone are areas of focus when messaging to QHP customers. With low ratings and wide gaps compared to Medicaid customers, advocacy relating to the carrier and partnership also represent a critical opportunity area.



Base: QHP (609); Medicaid (232)
Bb/Cc = Statistically significant at the 95%/90% Confidence Interval
Q27. Please tell me how much you agree that the following statements describe Access Health Connecticut, by using a scale of 1 to 5, with "1" meaning "Does not describe at all" and "5" meaning "Describes extremely well". The higher the number, the more the statement describes Access Health Connecticut.

Access Health CT Imagery – 2014 vs. 2015

Website navigability declined from 2014 to 2015. However, ease of sign-up/renewal improved significantly among QHP customers, and value perceptions improved among Medicaid customers.

% Describes Extremely/Very Well	QHP		Medicaid	
	2014	2015	2014	2015
	A	B	C	D
Made the sign up renewal process easy	58%	65%A	73%A	79%Bc
Allows me to access quality care	-	68%	-	78%B
Is for people like me	67%	66%	81%A	83%B
Has valuable health insurance coverage	65%	66%	78%A	86%BC
Has the right health insurance coverage for me and my family	-	64%	-	82%B
Has health insurance coverage I would recommend to others	63%	64%	80%A	83%B
Lets me compare plans from multiple carriers	64%c	64%	59%	60%
Is dependable	-	63%	-	82%B
Offers quality health insurance coverage	-	63%	-	81%B
Is trustworthy	65%	62%	78%A	81%B
Protects my personal health information	-	60%	-	82%B
Helps me understand my health insurance coverage options	61%	59%	73%A	78%B
Knowledgeable staff on the phone	-	57%	-	80%B
Is affordable	-	55%	-	87%B
Is a good value for the money	-	54%	-	78%B
Looks out for my best interest	-	52%	-	78%B
The website is easy to navigate	56%b	51%	60%aD	50%
Is a partner	-	44%	-	62%B
Acts as an advocate between me and my insurance carrier	41%	44%	61%A	67%Bc
Has physical places where I can go and talk to someone	-	40%	-	61%B

Base: QHP (2014 - 735; 2015 - 609) Medicaid (2014 - 628; 2015 - 232)
Aa/Bb, Cc/Dd, Aa/Cc, Bb/Dd = Statistically significant at the 95%/90% Confidence Interval
Q27. How much you agree that the following statements describe Access Health Connecticut.

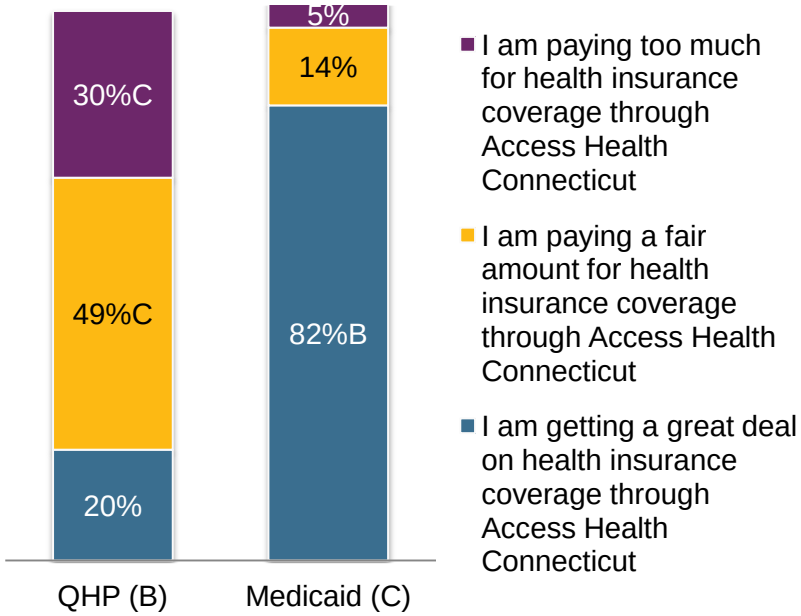
pert

Perceptions of Price

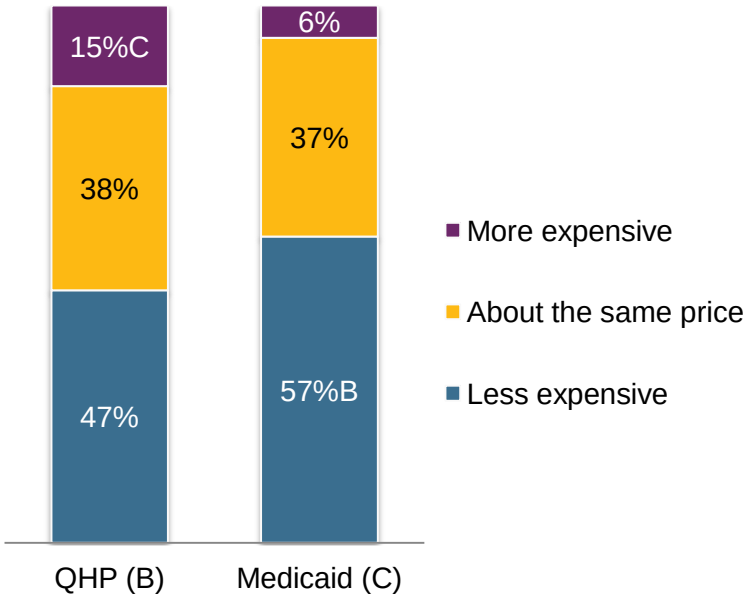
Nearly 7 in 10 QHP customers feel they are paying a fair amount or getting a great deal on health insurance coverage through Access Health CT. That leaves 3 in 10 who think they are paying too much. Despite this, only half of those who think they are paying too much (15%) say the insurance coverage through Access Health CT is more expensive than other sources.

The majority (82%) of Medicaid customers recognize they are getting a great deal on their health insurance coverage.

Which of the following statements best describes your opinion?



Compared to other sources of health insurance coverage, do you think Access Health Connecticut is…

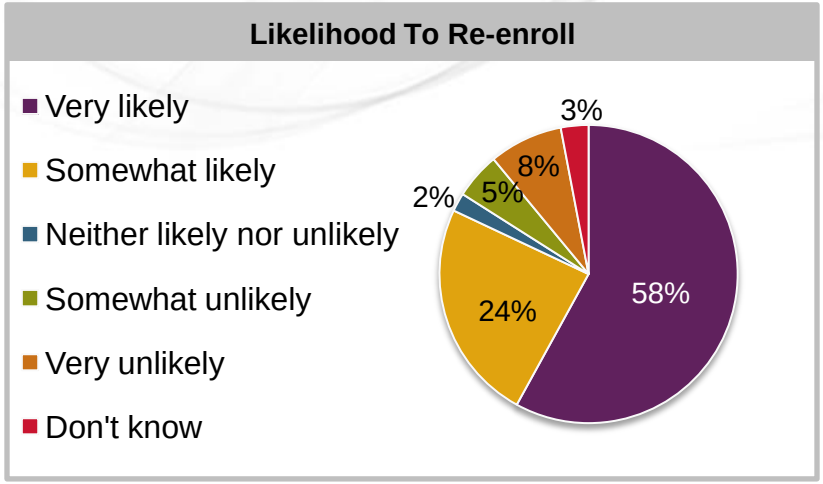


Base: QHP (609); Medicaid (232)
Bb/Cc = Statistically significant at the 95%/90% Confidence Interval
Q28. Which of the following statements best describes your opinion?
Q29. Compared to other sources of health insurance coverage, do you think Access Health Connecticut is…

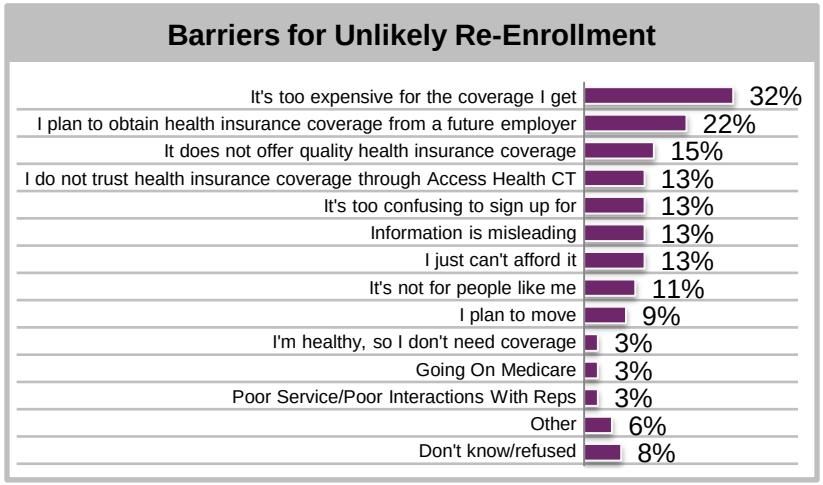
Re-Enrollment

Re-Enrollment Likelihood and Barriers (QHP only)

82% **of QHP customers say they are very or somewhat likely to re-enroll for health insurance through Access Health CT at the end of the year.**



Among the small subset (approximately 13%) of QHP customers who say they are somewhat or very unlikely to re-enroll, the most frequently cited reason is expense-related.



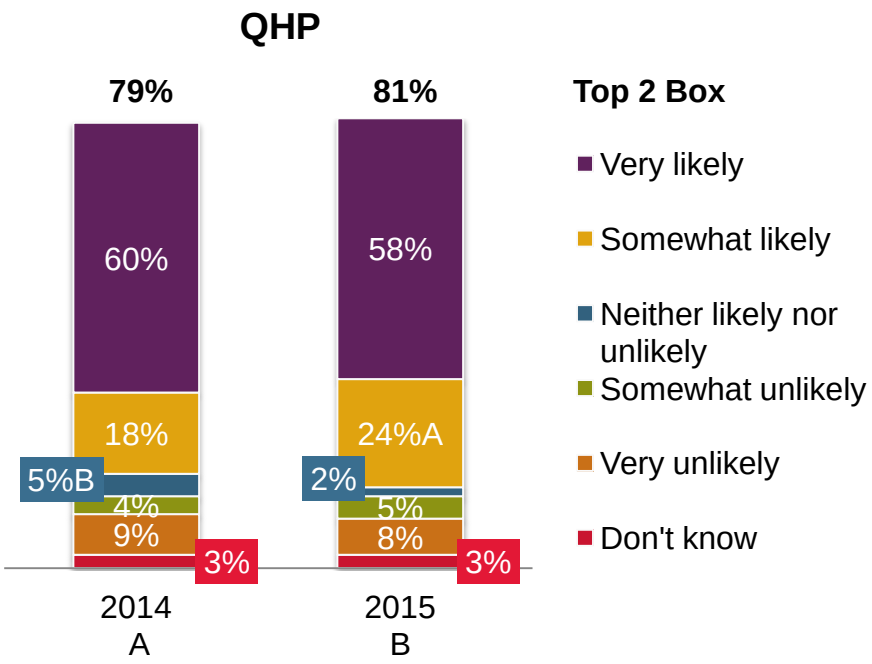
Base: QHP enrollees who are somewhat/very unlikely to re-enroll (79)

Base: QHP (609)
Q31. How likely are you to re-enroll for health insurance through Access Health Connecticut at the end of the year?
Q32. Which of the following, if any, are reasons why you are with Access Health Connecticut in the future for health insurance coverage?

Re-Enrollment Likelihood and Barriers (QHP only) – 2014 vs. 2015

Re-enrollment likelihood stays consistent with 2014 ratings, with 8 in 10 saying they are somewhat or very likely to re-enroll. However, there was a significant increase in those who say they are "somewhat likely" to re-enroll.

While fewer QHP customers cite "not for people like me" as a barrier to enrollment, there was a directional increase in those who cited expense or confusion as barriers in 2015 compared to 2014.



Barriers for Unlikely Re-Enrollment – QHP

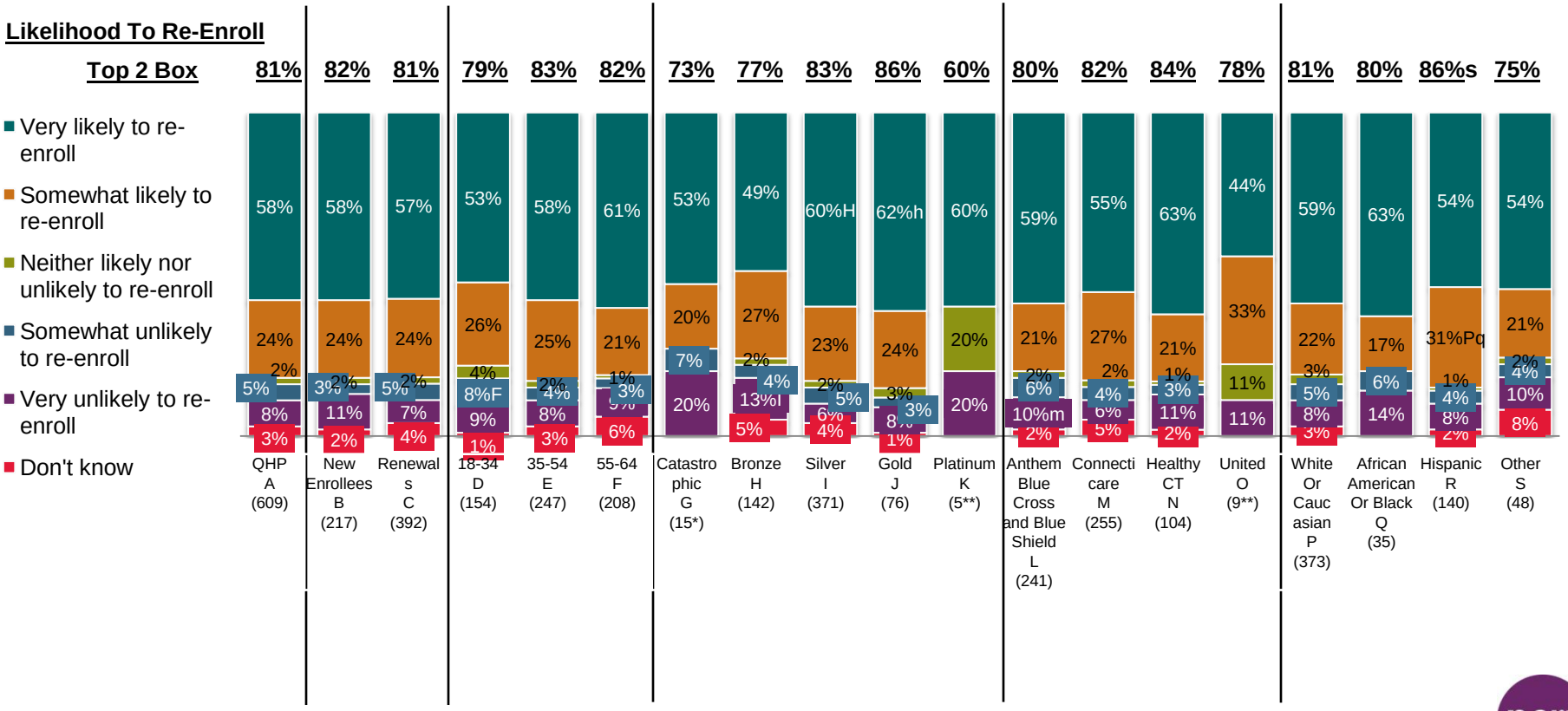
	2014	2015
	A	B
It's too expensive for the coverage I get	28%	32%
Have other insurance/through work	24%	-
It's not for people like me	23% b	11%
It does not offer quality health insurance coverage	20%	15%
Information is misleading	15%	13%
I do not trust health insurance coverage through Access Health CT	14%	13%
I just can't afford it	10%	13%
It's too confusing to sign up for	9%	13%
I'm healthy, so I don't need coverage	4%	3%
Other	8%	6%
Don't know/refused	6%	8%

Aa/Bb = Statistically significant at the 95%/90% Confidence Interval
Base: QHP: 2014 (606; 80), 2015 (609; 79)
Q31. How likely are you to re-enroll for health insurance through Access Health Connecticut at the end of the year?
Q32. Which of the following, if any, are reasons why you are with Access Health Connecticut in the future for health insurance coverage?

Re-Enrollment Intent – QHP

Re-enrollment intent is very consistent across new enrollees and renewals, as well as across age groups within the QHP population.

There is some directional differentiation based on metal tier, with Silver and Gold plan participants most likely to re-enroll. Similarly, Hispanics indicate a slightly higher propensity to renew.



Bb/Cc, Dd/Ee/Ff, Gg/Hh/Ii/Jj/Kk, Ll/Mm/Nn/Oo, Pp/Qq/Rr/Ss = Statistically significant at the 95%/90% Confidence Interval
Caution: *small base size, **extremely small base size
Q31. How likely are you to re-enroll for health insurance through Access Health Connecticut at the end of the year?

Re-Enrollment Drivers (QHP only)

Having coverage that they would recommend to others, offers a good value for the money, and is "right for me" are key drivers of re-enrollment.

While website navigability and the sign-up or renewal process are entry points to a good customer experience, our results demonstrate the need to ramp up value perceptions beyond basic functionality.

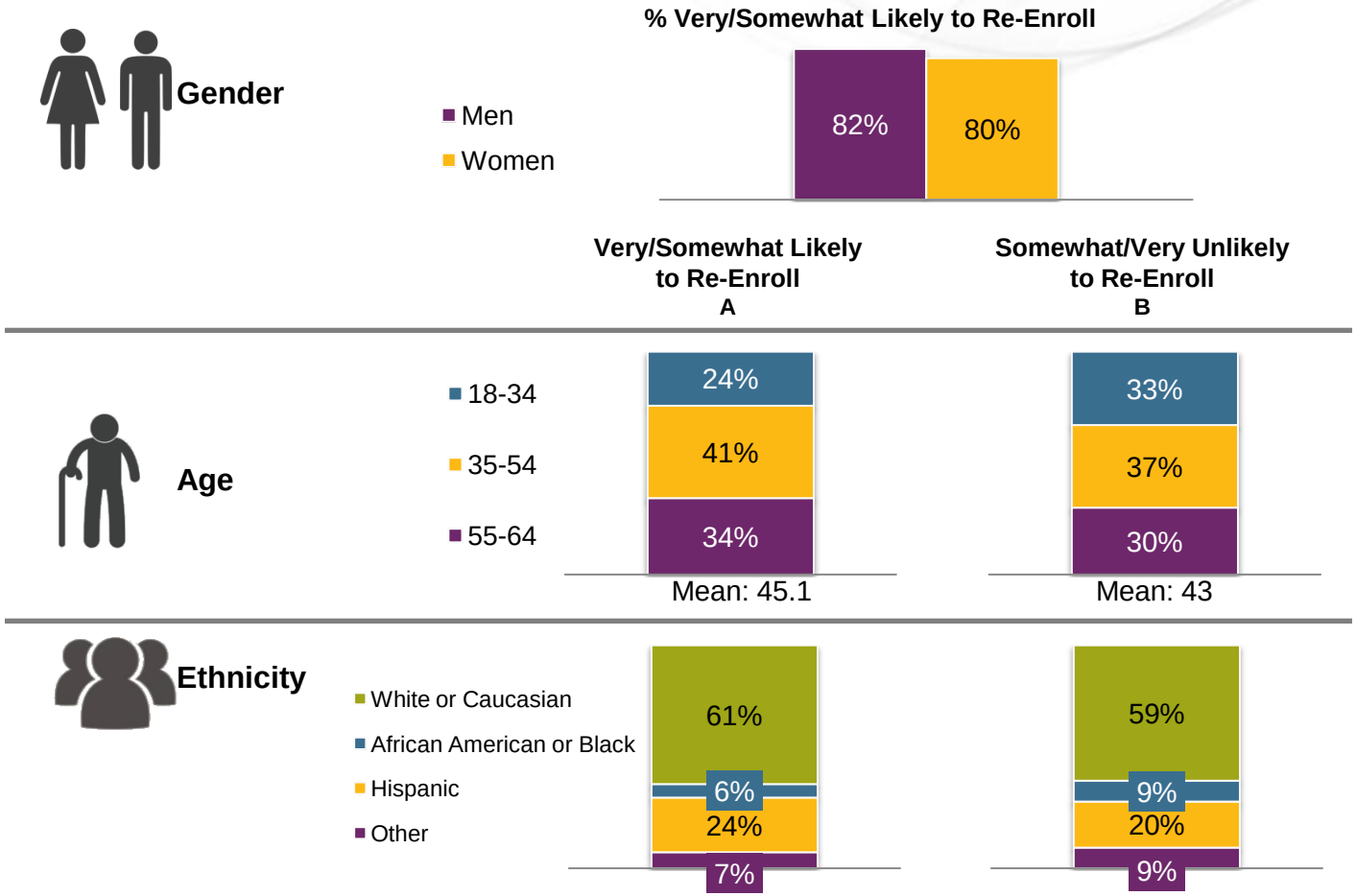
Drivers of Re-Enrollment – QHP

The weights tell us the size of the impact of that attribute

Look for opportunities to showcase recommendations, *highlight value*, and demonstrate coverage that is the "right fit".

Who is Most (and Least) Likely to Re-Enroll?

For the most part, QHP customers who plan to re-enroll are demographically very similar to those who don't plan to re-enroll. Those who don't plan to re-enroll skew slightly younger, with an average age of 43 (compared to 45.1 among those who plan to re-enroll).



Base: Very/Somewhat Likely to Re-Enroll (496); Somewhat/Very Unlikely to Re-Enroll (79)
Aa/Bb = Statistically significant at the 95%/90% Confidence Interval
QR2 Age Group
QR5 Gender
Q10R2. Race/Ethnicity

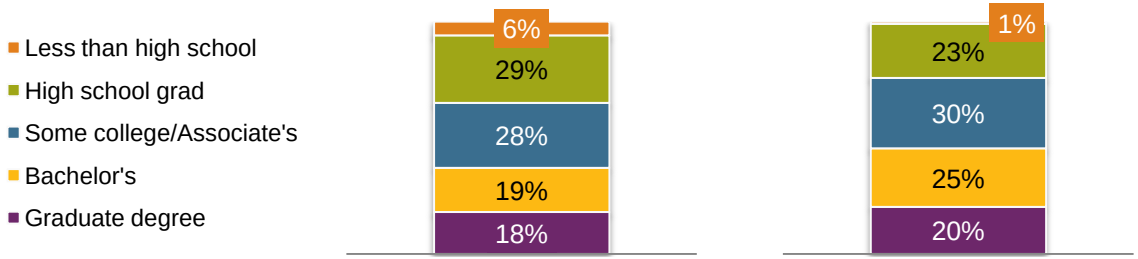
Who is Most (and Least) Likely to Re-Enroll?

In terms of marital status and education, there are no significant differences among those who plan to re-enroll and those who don't plan to re-enroll.

Marital Status

	Very/Somewhat Likely to Re-Enroll A	Somewhat/Very Unlikely to Re-Enroll B
Married	36%	39%
Single	44%	41%
Living together	4%	4%
Divorced/Separated	12%	14%
Widowed	3%	1%

Education



Base: Very/Somewhat Likely to Re-Enroll (496); Somewhat/Very Unlikely to Re-Enroll (79)
Aa/Bb= Statistically significant at the 95%/90% Confidence Interval
Q7 What is your marital status?
Q8 Education

Who is Most (and Least) Likely to Re-Enroll?

In terms of metal tier and carrier, there are no significant differences among those who plan to re-enroll and those who don't plan to re-enroll.

However, customers who are likely to re-enroll skew directionally towards having ConnectiCare plans, and away from having Anthem plans.

Metal Tier

	Very/Somewhat Likely to Re-Enroll	Somewhat/Very Unlikely to Re-Enroll
	A	B
Catastrophic	2%	5%
Bronze	22%	29%
Silver	62%	54%
Gold	13%	10%
Platinum	1%	1%
Base:	*496*	*79*

Carrier Name

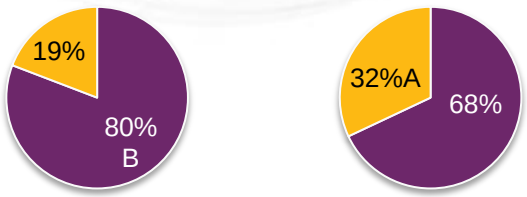
Anthem Blue Cross and Blue Shield	**39%**	**48%**
ConnectiCare Benefits Inc	**42%**	**33%**
HealthyCT Inc	**18%**	**18%**
UnitedHealthcare	**1%**	**1%**

Aa/Bb= Statistically significant at the 95%/90% Confidence Interval
QR7. Metal Tier
QR12. Carrier

Those who are most likely to re-enroll are more likely to interact and feel satisfied with their carrier.

	Very/Somewhat Likely to Re-Enroll	Somewhat/Very Unlikely to Re-Enroll
	A	B

Carrier Interaction



		A	B
	Base:	*470*	*68*
Carrier Touchpoints	*Base:*	*378*	*46*
	Received general plan information in the mail	78%	76%
	Received my health insurance card in the mail	72%	63%
	Received an explanation of benefits statement in the mail	58%	61%
	Received a bill for premiums	57%	52%
	Spoke with a customer service representative	54%	61%
	Received general plan information through email	33%	33%
Carrier Satisfaction	*Base:*	*470*	*68*
	Extremely/Very Satisfied (Net)	63% B	29%
	Not Very/Not At All Satisfied (Net)	8%	32% A

Aa/Bb=Statistically significant at the 95%/90% Confidence Interval
Q23. Since signing up for an insurance plan with [INSERT RESPONSE FROM Q22A], have you had any contact with or received any information from the carrier?
Q24. You mentioned you've had contact with or received information from your insurance carrier since signing up. Which of the following types of communication have you had with your insurance carrier?
Q25. How satisfied are you with the carrier you selected for your insurance plan? Would you say you are…?

Engagement by Enrollment Intent

Those who are most likely to re-enroll are more likely to have used their insurance than those who are least likely to re-enroll.

	Very/Somewhat Likely to Re-Enroll	Somewhat/Very Unlikely to Re-Enroll
	A	B
Base:	*496*	*79*
Use of Health Insurance in 2015		
Yes	65% B	53%
No	35%	46% a
Primary Care Physician		
Yes	72%	65%
No	27%	34%

Aa/Bb = Statistically significant at the 95%/90% Confidence Interval
Q3. Have you used your health insurance in 2015 – such as for doctors visits, hospitalizations, health screenings, etc.?
QD2. Do you currently have a primary care physician?

pert

Re-Enrollment Intent and Information Assessment

About 4 in 10 of QHP customers who don't plan to re-enroll say there wasn't enough information available to them during sign-up or renewal. Regarding the information that was available, a quarter say it was "not at all helpful".

In contract, 7 in 10 of those who do plan to re-enroll said there was the right amount of information available during sign-up or renewal. Nearly 4 in 10 rated that information as "extremely helpful".

	Very/Somewhat Likely to Re-Enroll	Somewhat/Very Unlikely to Re-Enroll
	A	B
Base:	*496*	*79*
Amount of Information Available		
Too much information	10%	13%
Just the right amount of information	70% B	42%
Not enough information	18%	41% A
Don't know/refused	2%	5%
Helpfulness of Information Available		
(5) Extremely helpful	37% B	15%
-4	35% b	24%
-3	19%	25%
-2	6%	8%
(1) Not at all helpful	2%	25% A

Aa/Bb= Statistically significant at the 95%/90% Confidence Interval
Q18 Thinking about all the information available to you during your [[IF R25=1, NEW ENROLLEE]] [sign up] [[IF R25=2, RENEWAL]] [renewal] process, would you say it was…?
Q19 Using a scale of 1 to 5, where "1" means "Extremely confusing" and "5" means "Extremely helpful", how would you rate the information you used during your [[IF R25=1, NEW ENROLLEE]] [sign up] [[IF R25=2, RENEWAL]] [renewal] process?

Perceptions of Price Varies Based on Re-Enrollment Intent

Nearly 6 in 10 of those least likely to re-enroll think they are paying too much for their coverage, and 4 out of 10 think Access Health CT is more expensive than other health insurance sources.

As we saw in our Drivers Analysis, demonstrating value in a way that is personally relatable is key in driving re-enrollment.

	Very/ Somewhat Likely to Re-Enroll	Somewhat/ Very Unlikely to Re-Enroll
	A	B
Base:	*496*	*79*
Perceptions Of Price		
I am paying too much for health insurance coverage through Access Health Connecticut	25%	57% A
I am paying a fair amount for health insurance coverage through Access Health Connecticut	53% B	32%
I am getting a great deal on health insurance coverage through Access Health Connecticut	22% B	11%
Perceptions Of Price Comparative		
More expensive	11%	39% A
About the same price	38%	37%
Less expensive	51% B	24%

Aa/Bb = Statistically significant at the 95%/90% Confidence Interval
Q28. Which of the following statements best describes your opinion?
Q29. Compared to other sources of health insurance coverage, do you think Access Health Connecticut is…

pert

Access Health CT Imagery Varies Greatly Based on Re-Enrollment Intent

It's not surprising that those who indicate the strongest likelihood of re-enrolling have more positive perceptions of Access Health CT than those who are not likely to re-enroll. Efforts to close some of the larger gaps in perceptions may help secure stronger re-enrollment numbers.

Value, value, value! Demonstrating value in the coverage they pay for is key in closing re-enrollment gaps.

	Very/Somewhat Likely to Re-Enroll A	Somewhat/Very Unlikely to Re-Enroll B	Gap
Allows me to access quality care	75% B	39%	36 pts
Has valuable health insurance coverage	73% B	34%	39 pts
Is for people like me	72% B	37%	35 pts
Has health insurance coverage I would recommend to others	72% B	28%	44 pts
Offers quality health insurance coverage	70% B	33%	37 pts
Has the right health insurance coverage for me and my family	70% B	35%	35 pts
Made the sign up renewal process easy	70% B	39%	31 pts
Is trustworthy	69% B	37%	32 pts
Is dependable	69% B	34%	35 pts
Lets me compare plans from multiple carriers	68% B	46%	22 pts
Protects my personal health information	66% B	35%	31 pts
Helps me understand my health insurance coverage options	65% B	34%	31 pts
Knowledgeable staff on the phone	62% B	35%	27 pts
Is a good value for the money	61% B	23%	38 pts
Is affordable	61% B	32%	29 pts
Looks out for my best interest	57% B	28%	29 pts
The website is easy to navigate	55% B	32%	23 pts
Is a partner	50% B	19%	31 pts
Acts as an advocate between me and my insurance carrier	49% B	22%	27 pts
Has physical places where I can go and talk to someone	45% B	20%	25 pts

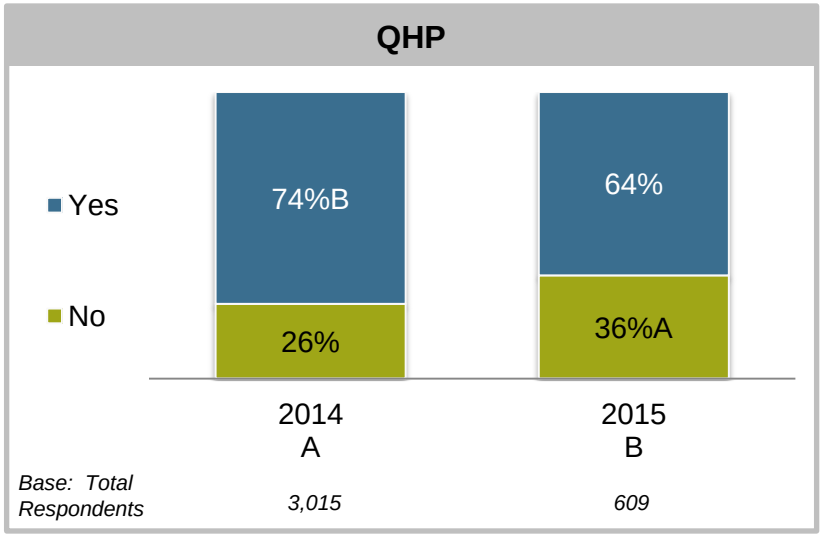
Base: Very/Somewhat Likely to Re-Enroll (496); Somewhat/Very Unlikely to Re-Enroll (79)
Aa/Bb = Statistically significant at the 95%/90% Confidence Interval
Q27. Please tell me how much you agree that the following statements describe Access Health Connecticut, by using a scale of 1 to 5, with "1" meaning "Does not describe at all" and "5" meaning "Describes extremely well". The higher the number, the more the statement describes Access Health Connecticut.

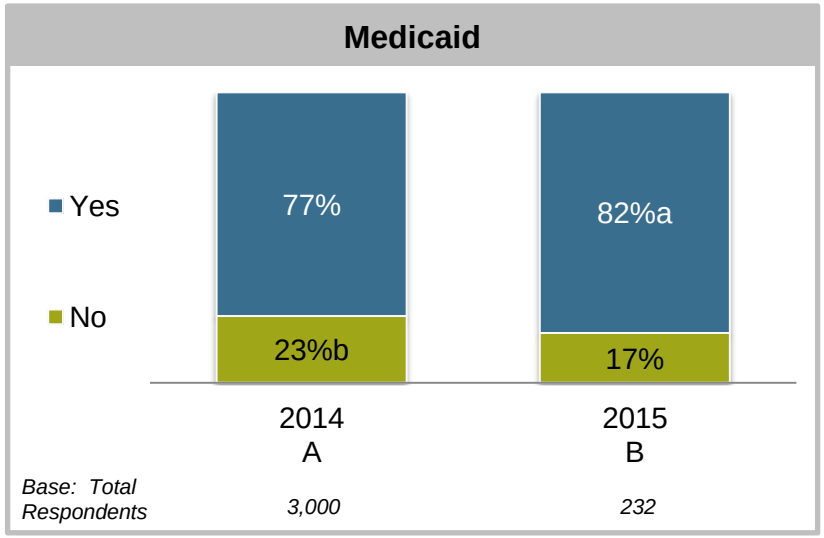
pert

Health Engagement Overview

Health Insurance Usage – 2014 vs. 2015

At the time of the survey, fewer QHP customers had used their insurance coverage in 2015 vs. 2014 (64% vs. 74%, respectively), whereas Medicaid customers in 2015 were more likely to have used their insurance coverage (82% vs. 77%).



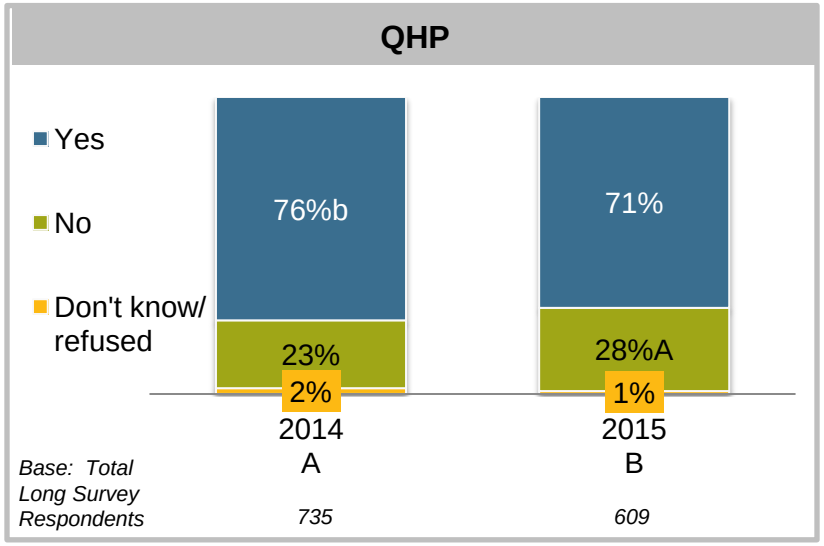


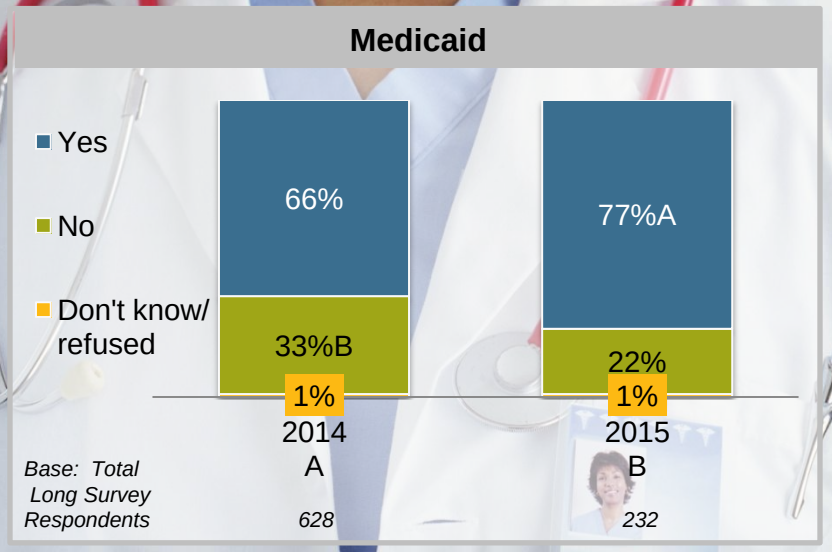
Aa/Bb = Statistically significant at the 95%/90% Confidence Interval
Q3. Have you used your health insurance yet – such as for doctors visits, hospitalizations, health screenings, etc.?

Primary Care Physician 2014 vs. 2015

Fewer QHP customers report having a primary care physician in 2015 compared to 2014 (71% vs. 76%).

Again, Medicaid customers show the opposite trend with an increasing percentage indicating they have a primary care physician in 2015 compared to 2014 (77% vs. 66%).

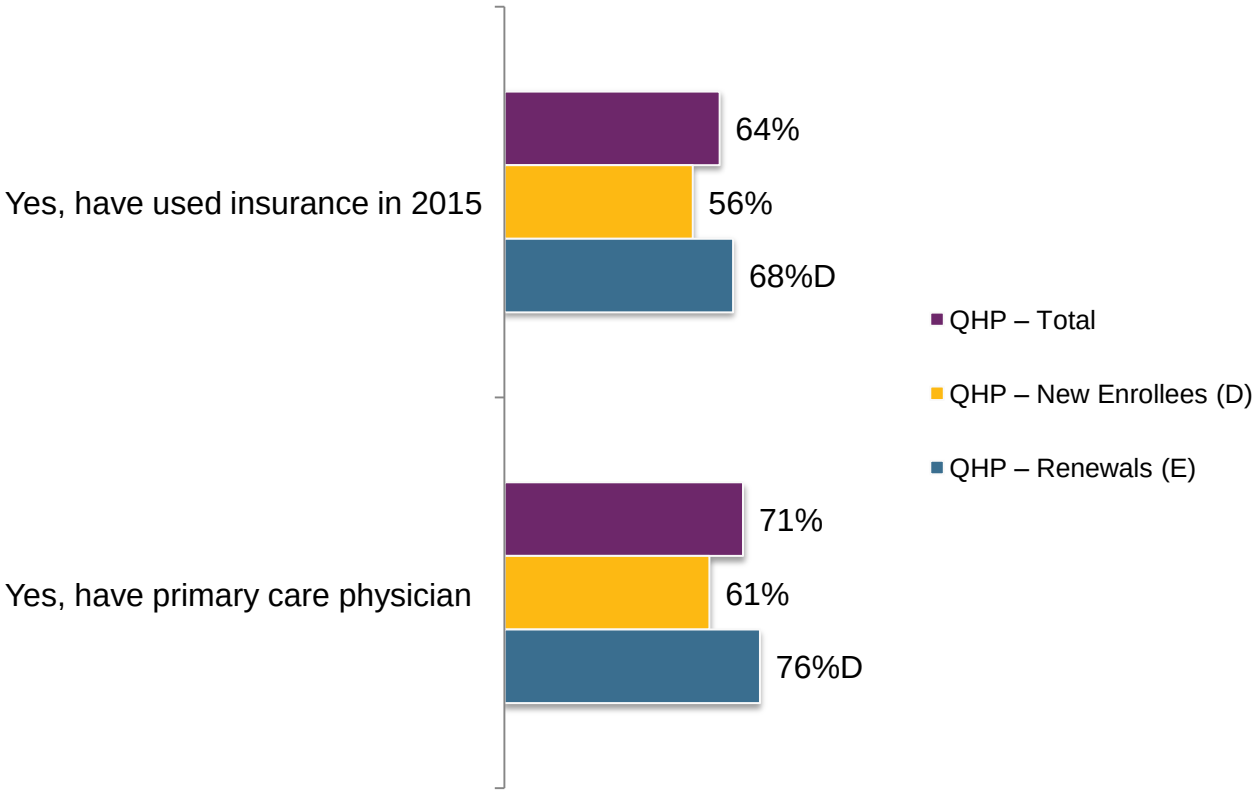




Aa/Bb = Statistically significant at the 95%/90% Confidence Interval
QD2. Do you currently have a primary care physician?

Health Engagement – 2015 – QHP New Enrollees vs. Renewals

QHP renewal customers are more likely to have used their insurance and have a primary care physician (PCP). Encouraging new enrollees to use their insurance quickly and find a PCP may help to instill lasting value perceptions.



Base: QHP – Total (609); QHP – New Enrollees (217); QHP – Renewals (392)
Dd/Ee = Statistically significant at the 95%/90% Confidence Interval
Q3. Have you used your health insurance in 2015 – such as for doctors visits, hospitalizations, health screenings, etc.?
QD2. Do you currently have a primary care physician?

Health Engagement – QHP Drill Down

Summary of QHP Engagement

This section looks at differences among QHP customers along the "engagement continuum". The continuum is defined as follows:

More Engaged ⟷ **Less Engaged**

Customers who have used their health insurance and Have a primary care physician	Customers who have used their health insurance and Do NOT have a primary care physician	Customers who have NOT used their health insurance and Have a primary care physician	Customers who have NOT used their health insurance and Do NOT have a primary care physician

- Those who are the most engaged tend to be older, white, married, and have a bachelor's degree or more.
- Encouraging engagement among all populations will enhance satisfaction, imagery associations with Access Health CT, carrier interaction, and increase likelihood of renewal.

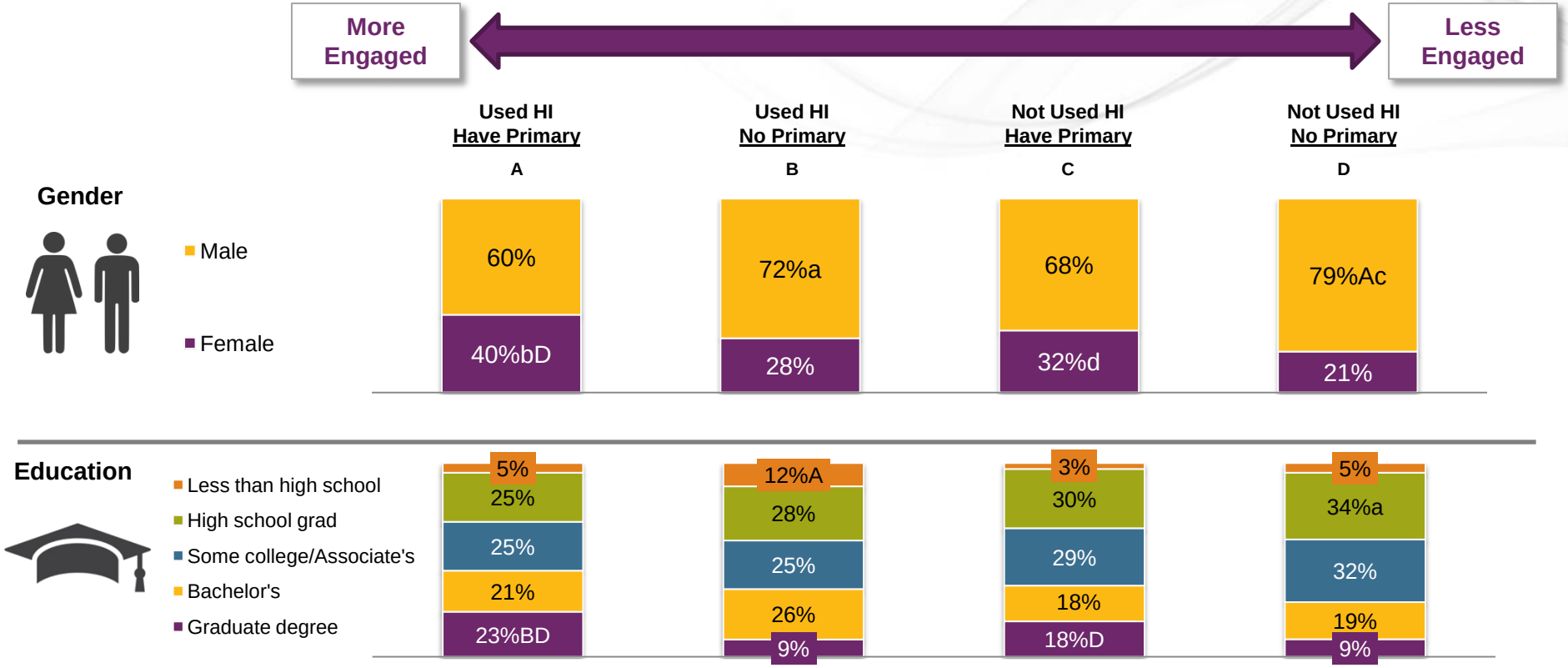
The most engaged QHP customers skew older, white and married.

More Engaged ⟷ Less Engaged

	Used HI Have Primary (A)	Used HI No Primary (B)	Not Used HI Have Primary (C)	Not Used HI No Primary (D)
Age				
18-34	16%	42%Ac	29%A	40%Ac
35-54	39%	46%	40%	41%
55-64	45%BCD	12%	31%BD	19%
Mean:	48.4 BCD	38.7	43.8 BD	39.9
Ethnicity				
White or Caucasian	70%BD	32%	69%BD	46%b
African American or Black	5%	9%	4%	9%A
Hispanic	15%	48%AC	17%	38%AC
Other	7%	11%	8%	7%
Marital Status				
Married	43% BD	28%	35%	27%
Single	35%	51% A	50% A	54% A
Living together	4%	5%	2%	4%
Divorced/Separated	13%	14%	8%	10%
Widowed	3%	2%	3%	3%

Base: QHP Used HI, Have Primary (322); QHP Used HI, No Primary (65); QHP Not Used HI, Have Primary (110); QHP Not Used HI, No Primary (112)
Aa/Bb/Cc/Dd = Statistically significant at the 95%/90% Confidence Interval
QR2 Age Group
Q8R2. Race/Ethnicity
Q5 What is your marital status?

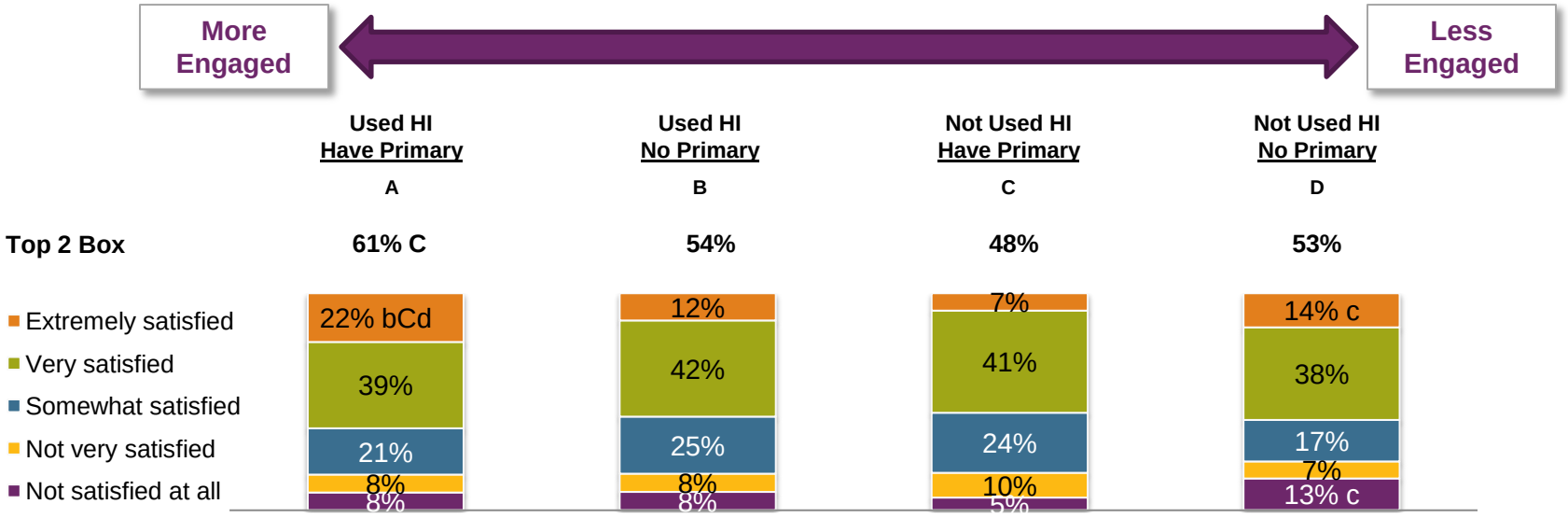
Males are less engaged than females. Those with a bachelors degree or higher are more engaged.



Base: QHP Used HI, Have Primary (322); QHP Used HI, No Primary (65); QHP Not Used HI, Have Primary (110); QHP Not Used HI, No Primary (112)
Aa/Bb/Cc/Dd = Statistically significant at the 95%/90% Confidence Interval
QR5 Gender
Q8 Education

QHP Engagement – Satisfaction with Access Health CT

Those who are the most engaged report the highest levels of satisfaction with Access Health CT, whereas the least engaged are more likely to say they are "not satisfied at all".



Base: QHP Used HI, Have Primary (322); QHP Used HI, No Primary (65); QHP Not Used HI, Have Primary (110); QHP Not Used HI, No Primary (112)
Aa/Bb/Cc/Dd = Statistically significant at the 95%/90% Confidence Interval
Q1. Overall, how satisfied [[IF NEW ENROLLEE OR RENEWAL]] [are you] [[IF LEAVER]] [were you] with Access Health Connecticut? Would you say you are/were…?

QHP Engagement – Information Amount & Satisfaction

About 3 in 10 of the least engaged customers say there was not enough information available to them during sign-up or renewal.

Customers who have not used their insurance but have selected a PCP are least likely to say the available information was helpful.

More Engaged ⟷ **Less Engaged**

	Used HI Have Primary	Used HI No Primary	Not Used HI Have Primary	Not Used HI No Primary
	A	B	C	D
Base:	*322*	*65*	*110*	*112*
Amount of Information Available				
Too much information	11%	8%	14%	10%
Just the right amount of information	65%	74% D	65%	59%
Not enough information	22% b	12%	20%	29% B
Don't know/refused	2%	6%	2%	3%
Helpfulness of Information Available				
(5) Extremely helpful	34% C	45% C	24%	36% c
-4	34%	31%	36%	27%
-3	18%	15%	25%	25%
-2	6%	6%	11% A	4%
(1) Not at all helpful	7%	2%	3%	8%

Aa/Bb/Cc/Dd = Statistically significant at the 95%/90% Confidence Interval
Q18 Thinking about all the information available to you during your [[IF R25=1, NEW ENROLLEE]] [sign up] [[IF R25=2, RENEWAL]] [renewal] process, would you say it was…?
Q19 Using a scale of 1 to 5, where "1" means "Extremely confusing" and "5" means "Extremely helpful", how would you rate the information you used during your [[IF R25=1, NEW ENROLLEE]] [sign up] [[IF R25=2, RENEWAL]] [renewal] process?

Lesser engaged QHP customers are more likely to have Bronze tier plans or plans through HealthyCT.

More Engaged ⟷ Less Engaged

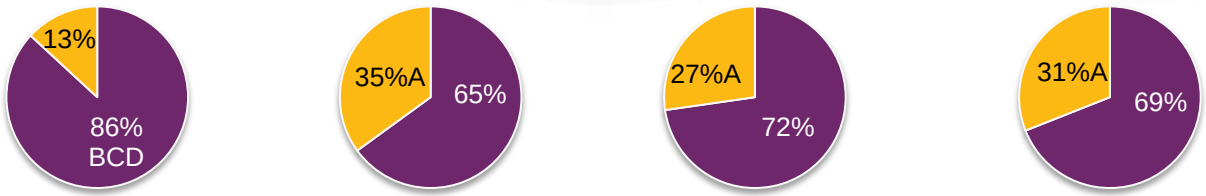
		Used HI Have Primary	Used HI No Primary	Not Used HI Have Primary	Not Used HI No Primary
		A	B	C	D
Metal Tier	Catastrophic	1%	5%	3%	4%
	Bronze	16%	29% A	31% A	35% A
	Silver	63%	57%	60%	58%
	Gold	19% C	6%	6%	3%
	Platinum	1%	3%		
	Base:	*322*	*65*	*110*	*112*
Carrier Name					
	Anthem Blue Cross and Blue Shield	43% b	31%	39%	36%
	ConnectiCare Benefits Inc	43%	49%	39%	37%
	HealthyCT Inc	12%	20% a	19% a	28% A
	UnitedHealthcare	2%	-	3%	-

Aa/Bb/Cc/Dd = Statistically significant at the 95%/90% Confidence Interval
QR7. Metal Tier
QR12. Carrier

Highly engaged QHP customers are more likely to have carrier contact and high carrier satisfaction.

More Engaged ⟷ Less Engaged

Carrier Interaction



Carrier Touchpoints

	Used HI Have Primary A	Used HI No Primary B	Not Used HI Have Primary C	Not Used HI No Primary D
Base:	265	41	74	67
Received general plan information in the mail	75%	80%	78%	81%
Received my health insurance card in the mail	70%	66%	68%	76%
Spoke with a customer service representative	61% CD	59% cD	42%	37%
Received an explanation of benefits statement in the mail	61% c	59%	49%	57%
Received a bill for premiums	59%	49%	53%	52%
Received general plan information through email	32%	29%	35%	34%

Carrier Satisfaction

	Used HI Have Primary A	Used HI No Primary B	Not Used HI Have Primary C	Not Used HI No Primary D
Base:	308	63	103	97
Extremely/Very Satisfied (Net)	61% C	57%	47%	53%
Not Very/Not At All Satisfied (Net)	9%	14%	13%	13%

Aa/Bb/Cc/Dd = Statistically significant at the 95%/90% Confidence Interval
Q23. Since signing up for an insurance plan with [INSERT RESPONSE FROM Q22A], have you had any contact with or received any information from the carrier?
Q24. You mentioned you've had contact with or received information from your insurance carrier since signing up. Which of the following types of communication have you had with your insurance carrier?
Q25. How satisfied are you with the carrier you selected for your insurance plan? Would you say you are…?

QHP Engagement – Access Health CT Imagery

The most highly engaged customers tend to have better perceptions of Access Health CT. However, those who have used their insurance but have no PCP are least likely to recommend their coverage to others. Those who have a PCP but have not used their insurance are least likely to feel their coverage is right for them/their family.

More Engaged ⟷ **Less Engaged**

	Used HI Have Primary	Used HI No Primary	Not Used HI Have Primary	Not Used HI No Primary
	A	B	C	D
Base:	*322*	*65*	*110*	*112*
Describes Extremely/Very Well (Net)				
Allows me to access quality care	75% bCD	65%	55%	63%
Has valuable health insurance coverage	72% CD	63%	57%	60%
Has the right health insurance coverage for me and my family	70% C	62% c	48%	63% C
Has health insurance coverage I would recommend to others	70% BC	48%	57%	63% B
Is for people like me	69% c	65%	60%	64%
Offers quality health insurance coverage	68% Cd	60%	55%	59%
Is trustworthy	66% bc	55%	57%	59%
Helps me understand my health insurance coverage options	63% C	60%	52%	56%
Is a good value for the money	57% C	58% c	44%	53%
Made the sign up renewal process easy	66%	65%	59%	65%
Is dependable	65%	60%	60%	60%
Lets me compare plans from multiple carriers	65%	62%	64%	64%
Protects my personal health information	59%	69% c	56%	63%
Knowledgeable staff on the phone	57%	57%	57%	56%
Is affordable	55%	54%	53%	60%
Looks out for my best interest	52%	51%	51%	54%
The website is easy to navigate	51%	54%	47%	52%
Is a partner	45%	45%	42%	44%
Acts as an advocate between me and my insurance carrier	43%	48%	39%	52% ac
Has physical places where I can go and talk to someone	39%	45%	36%	46%

Aa/Bb/Cc/Dd = Statistically significant at the 95%/90% Confidence Interval
Q27. Please tell me how much you agree that the following statements describe Access Health Connecticut, by using a scale of 1 to 5, with "1" meaning "Does not describe at all" and "5" meaning "Describes extremely well".

QHP Engagement – Perceptions of Price

Customers who have used their insurance but do not have a PCP show the greatest price sensitivity, with 4 in 10 saying they are paying too much for their coverage, and nearly a quarter saying Access Health CT is more expensive compared to other sources of health insurance.

More Engaged ⟷ **Less Engaged**

	Used HI Have Primary	Used HI No Primary	Not Used HI Have Primary	Not Used HI No Primary
	A	B	C	D
Base:	*322*	*65*	*110*	*112*
Perceptions of Price				
I am paying too much for health insurance coverage through Access Health Connecticut	28%	38% a	34%	30%
I am paying a fair amount for health insurance coverage through Access Health Connecticut	50%	42%	51%	49%
I am getting a great deal on health insurance coverage through Access Health Connecticut	22%	20%	15%	21%
Perceptions of Price Comparative				
More expensive	13%	23% A	15%	14%
About the same price	40%	29%	38%	39%
Less expensive	47%	48%	46%	46%

Aa/Bb/Cc/Dd = Statistically significant at the 95%/90% Confidence Interval
Q28. Which of the following statements best describes your opinion?
Q29. Compared to other sources of health insurance coverage, do you think Access Health Connecticut is…

pert

QHP Engagement – Expectations and Re-Enrollment

Despite their high engagement, a quarter of QHP customers who have used their insurance and have a PCP say Access Health CT fell somewhat short or did not meet their expectations – a similar proportion as those who are the least engaged.

Still, the most engaged customers are more likely to re-enroll than those who are least engaged. Encourage customers to use their insurance in order to derive value from it.

More Engaged ⟷ **Less Engaged**

	Used HI Have Primary	Used HI No Primary	Not Used HI Have Primary	Not Used HI No Primary
	A	B	C	D
Base:	*322*	*65*	*110*	*112*
Access Health Connecticut Expectations Met				
Top 2 Box - Far/Somewhat Exceeded Your Expectations (Net)	30%	20%	26%	26%
Bottom 2 Box - Fell Somewhat Short/Did Not Meet Your Expectations (Net)	25%	26%	19%	27%
Likelihood to Re-Enroll				
Top 2 Box - Very Likely/Somewhat Likely To Re-Enroll (Net)	84% d	80%	80%	77%
Bottom 2 Box - Somewhat Unlikely/Very Unlikely To Re-Enroll (Net)	11%	12%	15%	18% A

Aa/Bb/Cc/Dd = Statistically significant at the 95%/90% Confidence Interval
Q30. How well has Access Health Connecticut met your expectations? Would you say Access Health Connecticut…
Q31. How likely are you to re-enroll for health insurance through Access Health Connecticut at the end of the year?

pert

Thank you!

Courtney Brown
Senior Account Director

Chris Barnes
Chief Client Strategy Officer

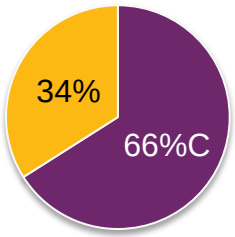
THE pert GROUP®
CLARITY ESTABLISHED.®

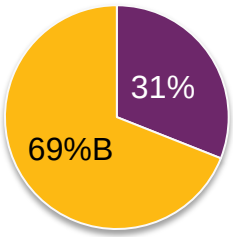
Appendix I: Respondent Profiles – QHP and Medicaid

Respondent Demographic Overview

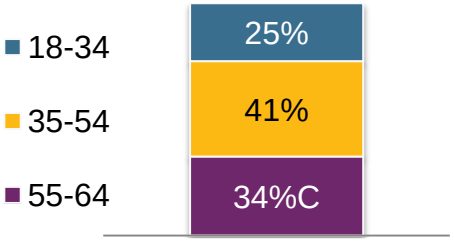
QHP respondents skew male, older, and married, whereas Medicaid respondents tend to be female, younger, and single.

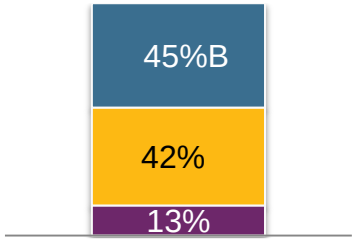
	QHP	Medicaid
Gender	B	C





Age





Mean:	44.9C	38.1

Martial Status

Single	**43%**	**58%B**
Married	**37%C**	**24%**
Divorced/Separated /Widowed	**12%**	**15%**
Living together	**4%**	**1%**

Base: QHP (609); Medicaid (232)
Bb/Cc = Statistically significant at the 95%/90% Confidence Interval
R5. Gender
R2. Age Group
Q7. What is your marital status?

Note – this slide contains unweighted data

Respondent Demographic Overview

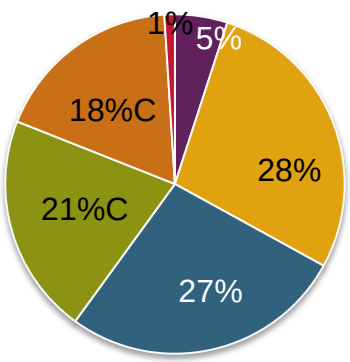
QHP respondents are more educated than Medicaid respondents, with 39% having at least a bachelor's degree.

Education

- Less than high school graduate
- High school graduate or G.E.D.
- Some college or an Associate's Degree
- Bachelor's degree
- Graduate or professional degree
- Refused

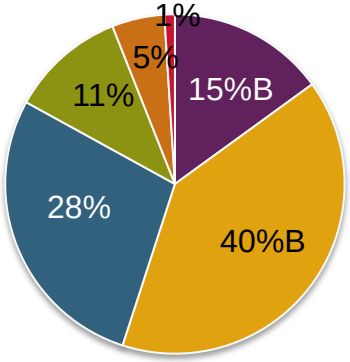
QHP

B



Medicaid

C



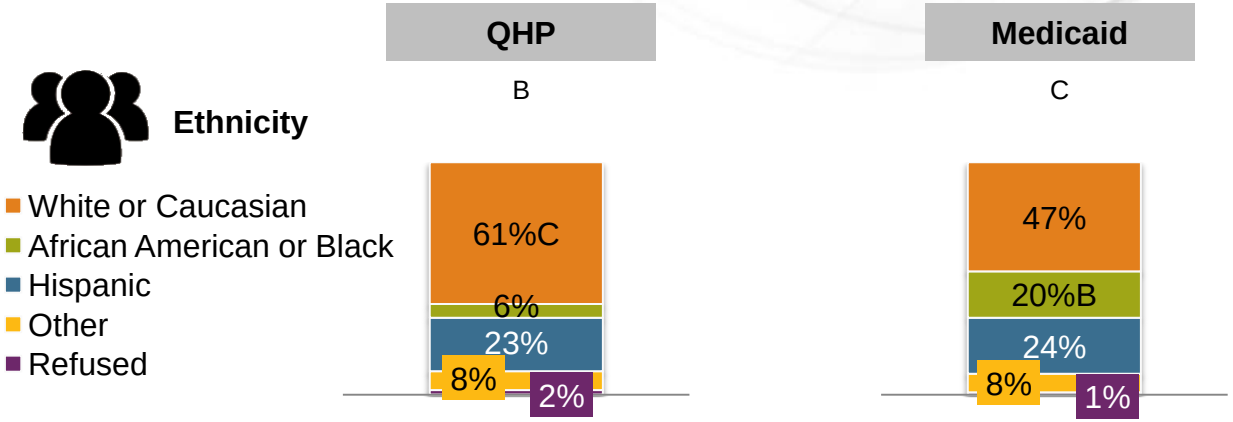
Base: QHP (609); Medicaid (232)
Bb/Cc = Statistically significant at the 95%/90% Confidence Interval
Q8. What is the highest level of education you have completed?

Respondent Demographic Overview

Medicaid respondents skew African American/Black, but nearly a quarter of both QHP and Medicaid respondents are Hispanic.

Among QHP respondents, 15% prefer their health or health insurance information be in Spanish.

Ethnicity



Language Preference

	QHP	Medicaid
English	**83%**	**96%B**
Spanish	**15%C**	**4%**
All Others	**1%**	**0%**

Base: QHP (609); Medicaid (232)
Bb/Cc = Statistically significant at the 95%/90% Confidence Interval
Q8R2. Race/Ethnicity
Q11. When it comes to receiving information about your health or health insurance, which language do you prefer?

Respondent Demographics – 2014 vs. 2015

The demographic divide between Access Health CT's QHP and Medicaid respondent base has sharpened between 2014 and 2015. The QHP base is increasingly male and married, whereas the Medicaid base skews sharply female and young. Whole the majority (58%) are single, a slightly higher proportion of the Medicaid respondent base is married as of 2015 (24%) compared to 2014 (18%).

	QHP		Medicaid	
	2014	2015	2014	2015
	A	B	C	D
Gender				
Male	48%C	66%AD	44%D	31%
Female	52%B	34%	56%A	69%BC
Age				
18-34	24%	25%	37%A	45%BC
35-54	41%	41%	42%	42%
55-64	36%C	34%D	21%D	13%
Marital Status				
Single	47%	43%	62%A	58%B
Married	33%C	37%AD	18%	24%C
Divorced/Separated	14%	12%	15%a	15%
Living Together	3%	4%	2%	1%
Widowed	3%C	3%	2%	2%
Refused	2%C	2%	1%	0%

Base: QHP (2014-3,015, 2015-609); Medicaid (2014-3,000, 2015-232)
Aa/Bb, Cc/Dd, Aa/Cc, Bb/Dd = Statistically significant at the 95%/90% Confidence Interval
R5 Gender
R2 Age Group
Q7 What is your marital status?

Respondent Demographics – 2014 vs. 2015

Significantly more respondents – both QHP and Medicaid – have less than a high school education as of 2015 compared to 2014.

	QHP		Medicaid	
	2014	2015	2014	2015
	A	B	C	D
Education				
Less than High School Graduate	3%	5%A	9%A	15%BC
High School Graduate or G.E.D.	29%	28%	40%A	40%B
Some College or an Associate's Degree	30%	27%	33%Ad	28%
Bachelor's Degree	21%C	21%D	12%	11%
Graduate or Professional Degree	15%C	18%D	6%	5%
Refused	2%C	1%	1%	1%

Base: QHP (2014- 3,015, 2015-609); Medicaid (2014-3,000, 2015-232)
Aa/Bb, Cc/Dd, Aa/Cc, Bb/Dd = Statistically significant at the 95%/90% Confidence Interval
Q8 What is the highest level of education you have completed?

Respondent Demographics – 2014 vs. 2015

Compared to the "year one" QHP base, Access Health CT's "year two" QHP respondents are significantly more likely to be Hispanic (23% in 2015 compared to 13% in 2014).

Given that the proportion of Hispanic Medicaid customers is stable, this rise in Hispanic QHP customers is a nod Access Health CT's successful outreach efforts

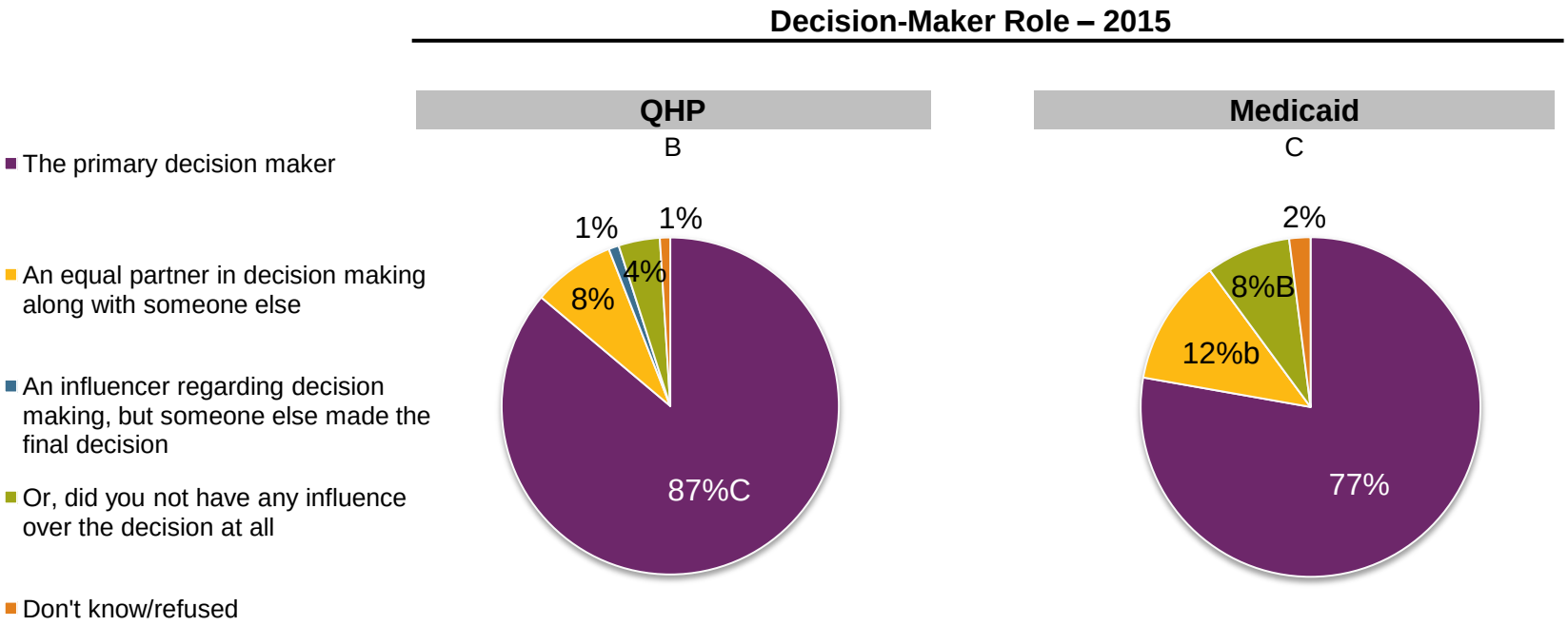
	QHP		Medicaid	
	2014	2015	2014	2015
	A	B	C	D
Ethnicity				
White/Caucasian	65%C	61%D	47%	47%
African American or Black	13%B	6%	22%A	20%B
Hispanic	13%	23%A	22%A	24%
Other	7%	8%	7%	8%
Refused	3%c	2%	2%	1%

Base: QHP (2014-3,015, 2015-609); Medicaid (2014-3,000, 2015-232)
Aa/Bb, Cc/Dd, Aa/Cc, Bb/Dd = Statistically significant at the 95%/90% Confidence Interval
Q10R2 Race/Ethnicity Recode

pert

Decision-Making and Influence

Nearly 9 in 10 QHP respondents said they were the primary decision maker in 2015, compared to nearly 8 in 10 among Medicaid respondents.



Base: QHP (609); Medicaid (232)
Bb/Cc = Statistically significant at the 95%/90% Confidence Interval
Q20. When selecting the health insurance plan for you and/or your family, were you…?

Appendix II: Targeting Groups' Demographics

Targeting Subgroups – Demographics (Leavers)

	Leavers who have Other Insurance	Leavers who do not have Other Insurance	Leavers who are Very/ Somewhat Likely to Return	Leavers who are Somewhat/ Very Unlikely to Return
	C	D	E	F
Base:	*183*	*118*	*190*	*80*
	%	*%*	*%*	*%*
Gender				
Male	40	55 C	49	41
Female	60 D	45	51	59
Age				
18-34	23	31	29	25
35-54	31	39	36	26
55-64	46 D	31	35	49 E
Ethnicity				
White Or Caucasian	68 D	44	58	66
African American Or Black	9	13	11	8
Hispanic	16	24	19	15
Other	4	11 C	6	10
Marital Status				
Married	48 d	36	41	48
Single	36	47 c	43	35
Living together	1	3	1	3
Divorced/Separated	11	8	9	11
Widowed	3	3	4	3

Cc/Dd, Ee/Ff= Statistically significant at the 95%/90% Confidence Interval
R5. Gender
R2. Age Group
10R2. Ethnicity
Q7. What is your marital status?

Targeting Subgroups – Demographics (Leavers)

	Leavers who have Other Insurance	Leavers who do not have Other Insurance	Leavers who are Very/ Somewhat Likely to Return	Leavers who are Somewhat/ Very Unlikely to Return
	C	D	E	F
Base:	*183*	*118*	*190*	*80*
	%	*%*	*%*	*%*
Education				
Less than high school graduate	3	13 C	5	9
High school graduate or G.E.D.	22	32 C	24	34 e
Some college or an Associate's Degree	23	25	25	16
Bachelor's degree	28 D	16	24	26
Graduate or professional degree	20 d	12	19	14
Metal Tier				
Catastrophic	2%	1%	2%	1%
Bronze	15% D	6%	10%	13%
Silver	69%	88% C	77%	78%
Gold	13% D	5%	11%	9%
Platinum	1%		1%	
Carrier				
Anthem Blue Cross and Blue Shield	46% D	30%	36%	46%
ConnectiCare Benefits Inc	52%	66% C	62% f	50%
HealthyCT Inc	2%	3%	3%	3%
UnitedHealthcare	-	1%	-	1%
Medicaid	-	-	-	-

Cc/Dd, Ee/Ff= Statistically significant at the 95%/90% Confidence Interval
Q8. Education
R7. Metal Level
R12. Carrier Name

Targeting Subgroups – Demographics

	Extremely/ Very Satisfied with Access Health CT	Not Very/Not At All Satisfied with Access Health CT	Used Health Insurance in 2015	Have not Used Health Insurance in 2015	Have Primary Care Physician	Does Not Have Primary Care Physician	Access Health CT Far/Somewhat Exceeded Expectations	Access Health CT Fell Somewhat Short/Did Not Meet Your Expectations
	A	B	C	D	E	F	G	H
Base:	*505*	*117*	*578*	*259*	*611*	*221*	*258*	*174*
	%	%	%	%	%	%	%	%
Gender								
Male	56%	61%	50%	71% C	53%	66% E	54%	57%
Female	44%	39%	50% D	29%	47% F	34%	46%	43%
Age								
18-34	34% b	25%	26%	41% C	25%	47% E	34% H	25%
35-54	39%	46%	43%	37%	42%	39%	38%	45%
55-64	27%	29%	31% D	22%	33% F	14%	29%	31%
Ethnicity								
White Or Caucasian	57%	59%	58%	56%	63% F	41%	58%	61%
African American Or Black	11% B	5%	10%	8%	9%	13% e	9%	6%
Hispanic	23%	25%	22%	27%	19%	36% E	23%	21%
Other	8%	7%	8%	8%	8%	9%	10%	9%
Marital Status								
Married	32%	47% A	36% D	28%	37% F	24%	33%	40%
Single	50% B	30%	43%	56% C	43%	58% E	49% H	40%
Living together	2%	5%	3%	2%	3%	3%	3%	3%
Divorced/Separated	11%	16%	14% D	9%	13%	11%	13%	15%
Widowed	4%	1%	3%	2%	3%	2%	2%	1%

Aa/Bb, Cc/Dd, Ee/Ff, Gg/Hh = Statistically significant at the 95%/90% Confidence Interval
R5. Gender
R2. Age Group
10R2. Ethnicity
Q7. What is your marital status?

Targeting Subgroups – Demographics

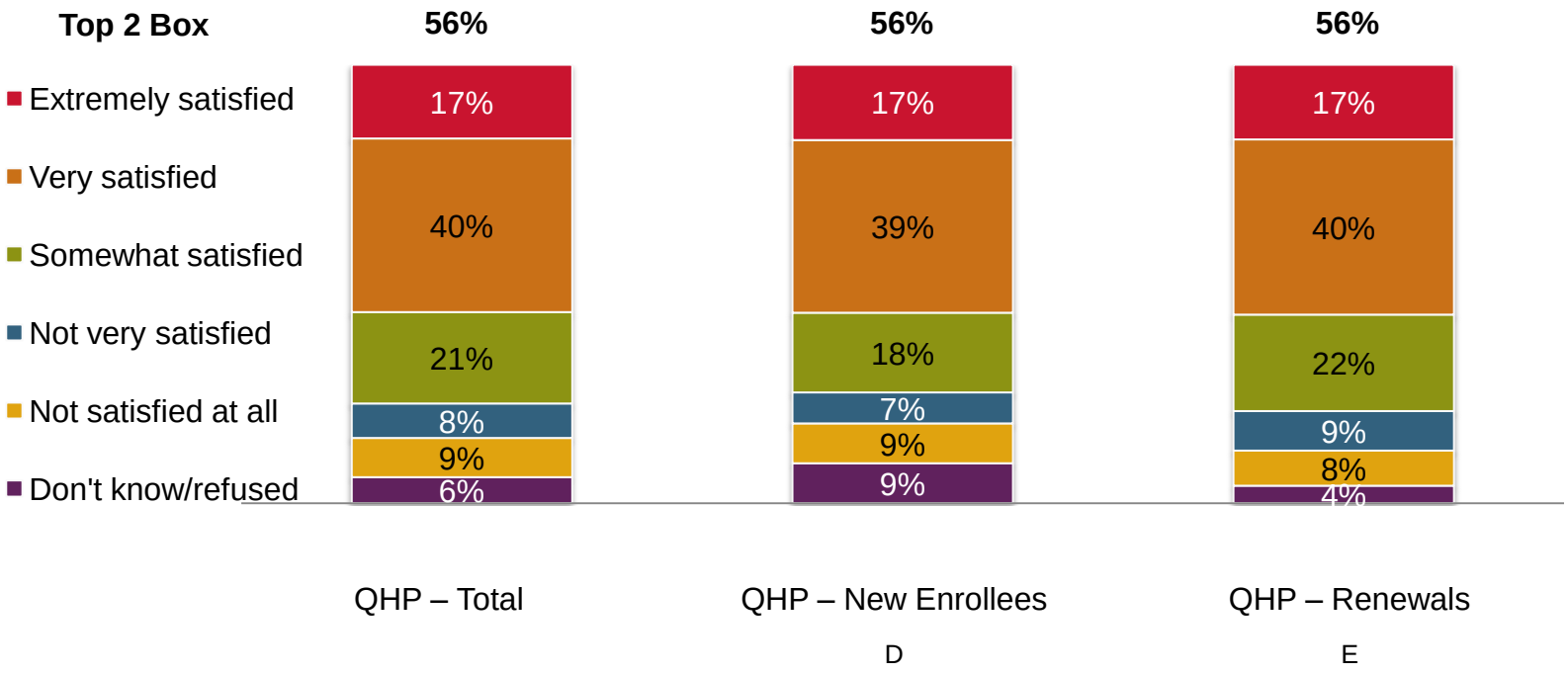
	Extremely/ Very Satisfied with Access Health CT	Not Very/Not At All Satisfied with Access Health CT	Used Health Insurance in 2015	Have not Used Health Insurance in 2015	Have Primary Care Physician	Does Not Have Primary Care Physician	Access Health CT Far/Somewhat Exceeded Expectations	Access Health CT Fell Somewhat Short/Did Not Meet Your Expectations
	A	B	C	D	E	F	G	H
Base:	*505*	*117*	*578*	*259*	*611*	*221*	*258*	*174*
	%	*%*	*%*	*%*	*%*	*%*	*%*	*%*
Education								
Less than high school graduate	10%	8%	10% D	4%	8%	9%	7%	6%
High school graduate or G.E.D.	32% B	21%	29%	36% c	30%	34%	31%	25%
Some college or an Associate's Degree	27%	27%	26%	29%	27%	29%	33%	26%
Bachelor's degree	18%	25% a	18%	18%	17%	21%	18%	23%
Graduate or professional degree	13%	19% a	16%	12%	17% F	7%	11%	20% G
Metal Tier								
Catastrophic	3%	5%	2%	4%	2%	5% E	2%	3%
Bronze	19%	30% A	18%	33% C	19%	32% E	13%	34% G
Silver	63% B	50%	62%	59%	62%	59%	70% H	49%
Gold	14%	15%	17% D	5%	16% F	3%	14%	13%
Platinum	1%	1%	1%		1%	1%	1%	2%
Carrier								
Anthem Blue Cross and Blue Shield	26%	36% A	27%	32%	30%	26%	23%	33% G
ConnectiCare Benefits Inc	30%	38% a	30%	32%	30%	31%	29%	39% G
HealthyCT Inc	11%	14%	9%	20% C	10%	19% E	11%	12%
UnitedHealthcare	1%	-	1%	1%	1%	-	2%	1%
Medicaid	32% B	12%	33% D	16%	29% f	23%	36% H	15%

Aa/Bb, Cc/Dd, Ee/Ff, Gg/Hh = Statistically significant at the 95%/90% Confidence Interval
Q8. Education
R7. Metal Level
R12. Carrier Name

Appendix III: Additional Slides for New Enrollees vs. Renewals, QHP Only

Satisfaction with Access Health CT – QHP New Enrollees vs. Renewals

A little more than half of QHP customers – both new enrollees and renewals – indicate they are extremely or very satisfied with Access Health CT, signaling a uniform customer experience across both seasoned and new customers.

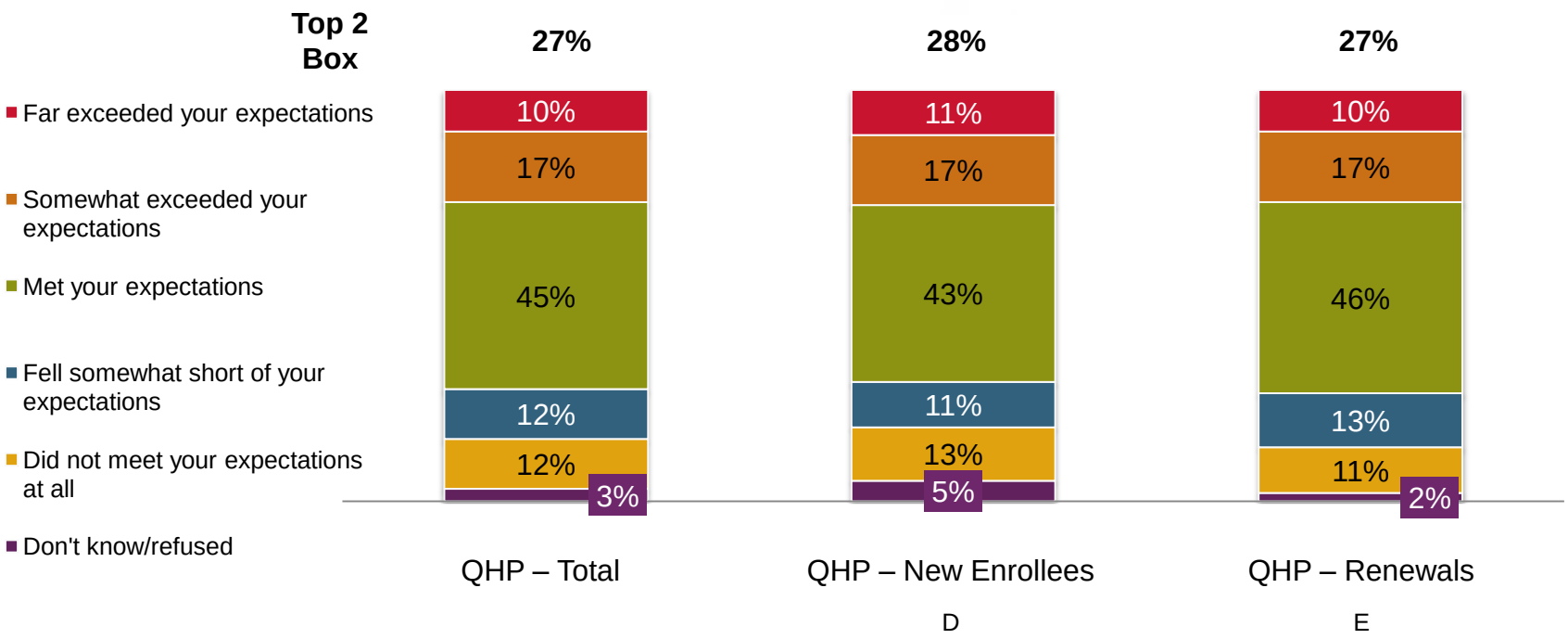


Base: QHP – Total (609); QHP – New Enrollees (217); QHP – Renewals (392)
Dd/Ee = Statistically significant at the 95%/90% Confidence Interval
Q1. Overall, how satisfied with Access Health Connecticut? Would you say you are/were…

Expectations – QHP New Enrollees vs. Renewals

Only about 3 in 10 QHP customers – new enrollees or renewals – say Access Health CT has exceeded their expectations, with roughly a quarter saying Access Health CT has fallen short or not met their expectations at all.

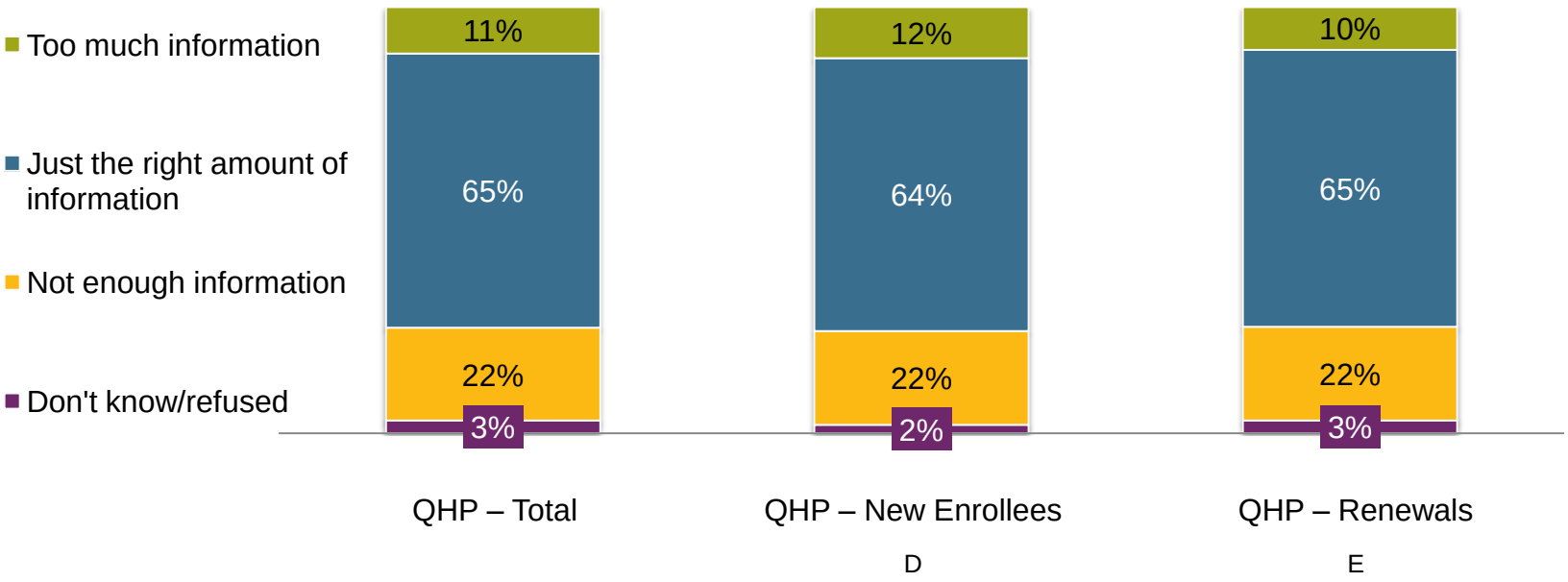
Managing expectations surrounding price, communication, and carrier interaction should be a goal moving forward.



Base: QHP – Total (609); QHP – New Enrollees (217); QHP – Renewals (392)
Dd/Ee = Statistically significant at the 95%/90% Confidence Interval
Q30. How well has Access Health Connecticut met your expectations? Would you say Access Health Connecticut…

Amount of Info Available – QHP New Enrollees vs. Renewals

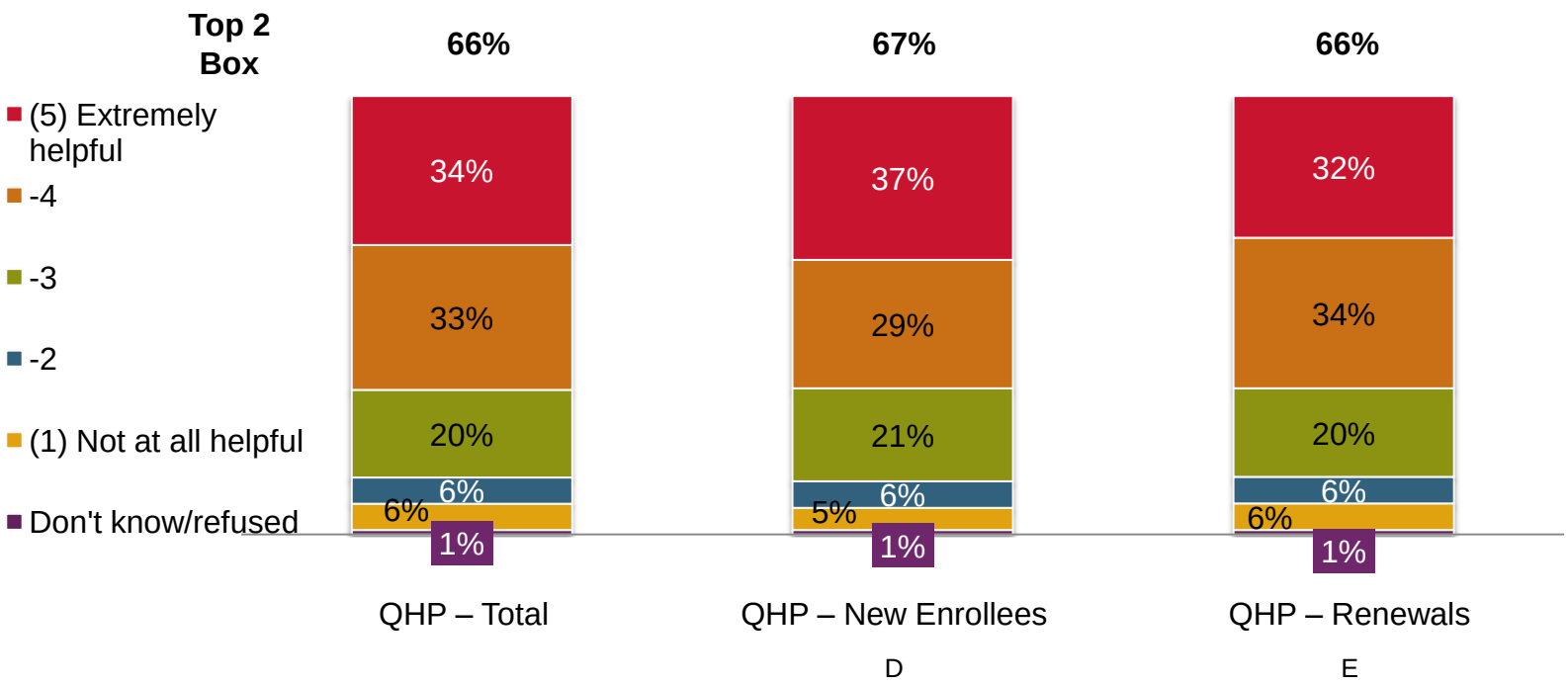
The majority of QHP customers – both new enrollees and renewals – feel there was just the right amount of information available to them during the sign-up or renewal process. However, about 2 in 10 would have liked to have more information available.



Base: QHP – Total (609); QHP – New Enrollees (217); QHP – Renewals (392)
Dd/Ee = Statistically significant at the 95%/90% Confidence Interval
Q18. Thinking about all the information available to you during your sign-up or renewal process, would you say it was…?

Helpfulness of Available Info – QHP New Enrollees vs. Renewals

About two thirds of QHP new enrollees or renewals thought the information available to them during the sign-up or renewal process was extremely or very helpful.



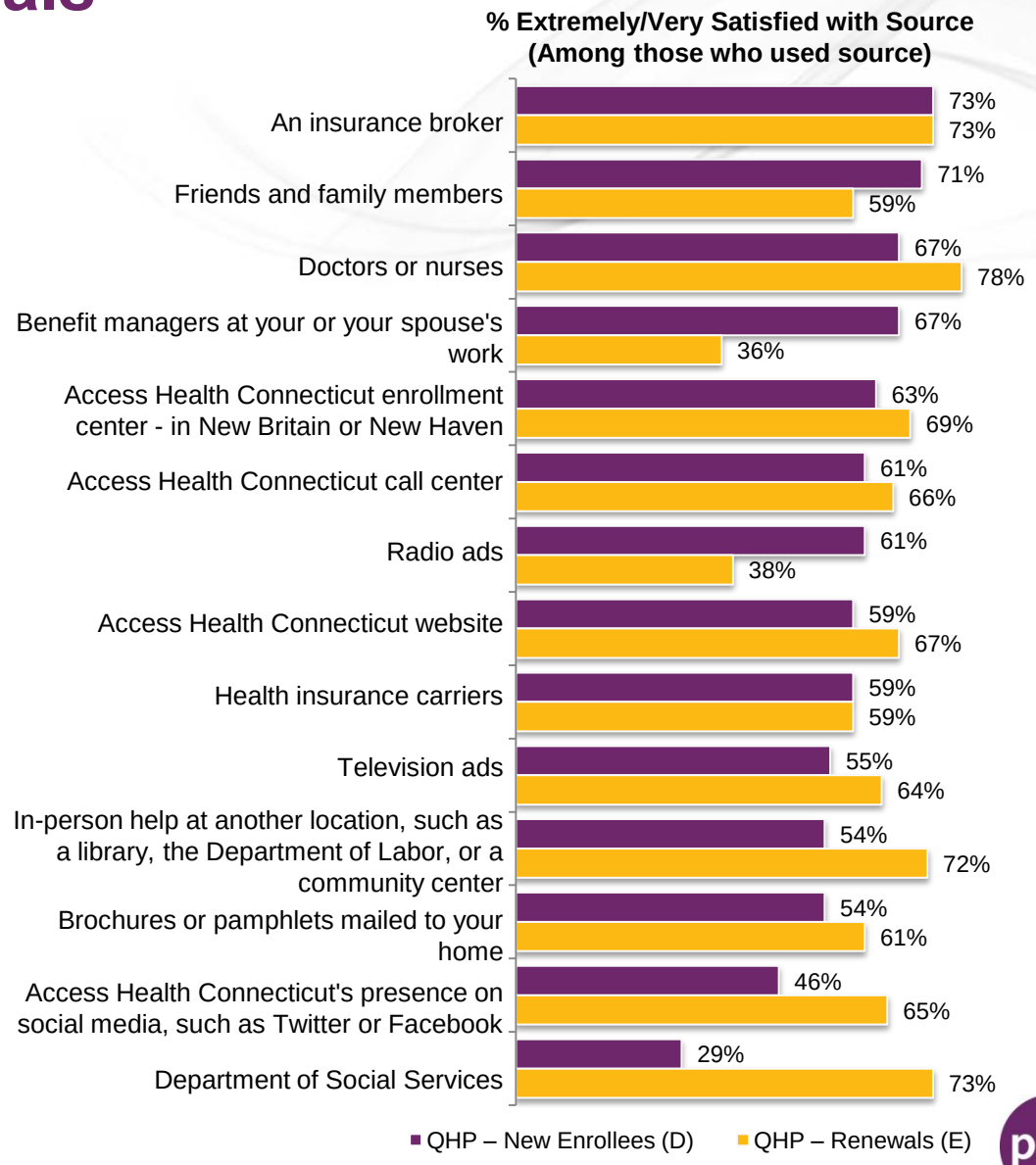
Base: QHP – Total (609); QHP – New Enrollees (217); QHP – Renewals (392)
Dd/Ee = Statistically significant at the 95%/90% Confidence Interval
Q19. Using a scale of 1 to 5, where "1" means "Not at all helpful" and "5" means "Extremely helpful", how would you rate the information you used during your process?

Satisfaction with Source of Info Used – QHP New Enrollees vs. Renewals

Both QHP new enrollees and renewals cited high satisfaction with insurance brokers as a source of information.

About 6 in 10 QHP new enrollees and renewals were extremely/very satisfied with the Access Health CT call center.

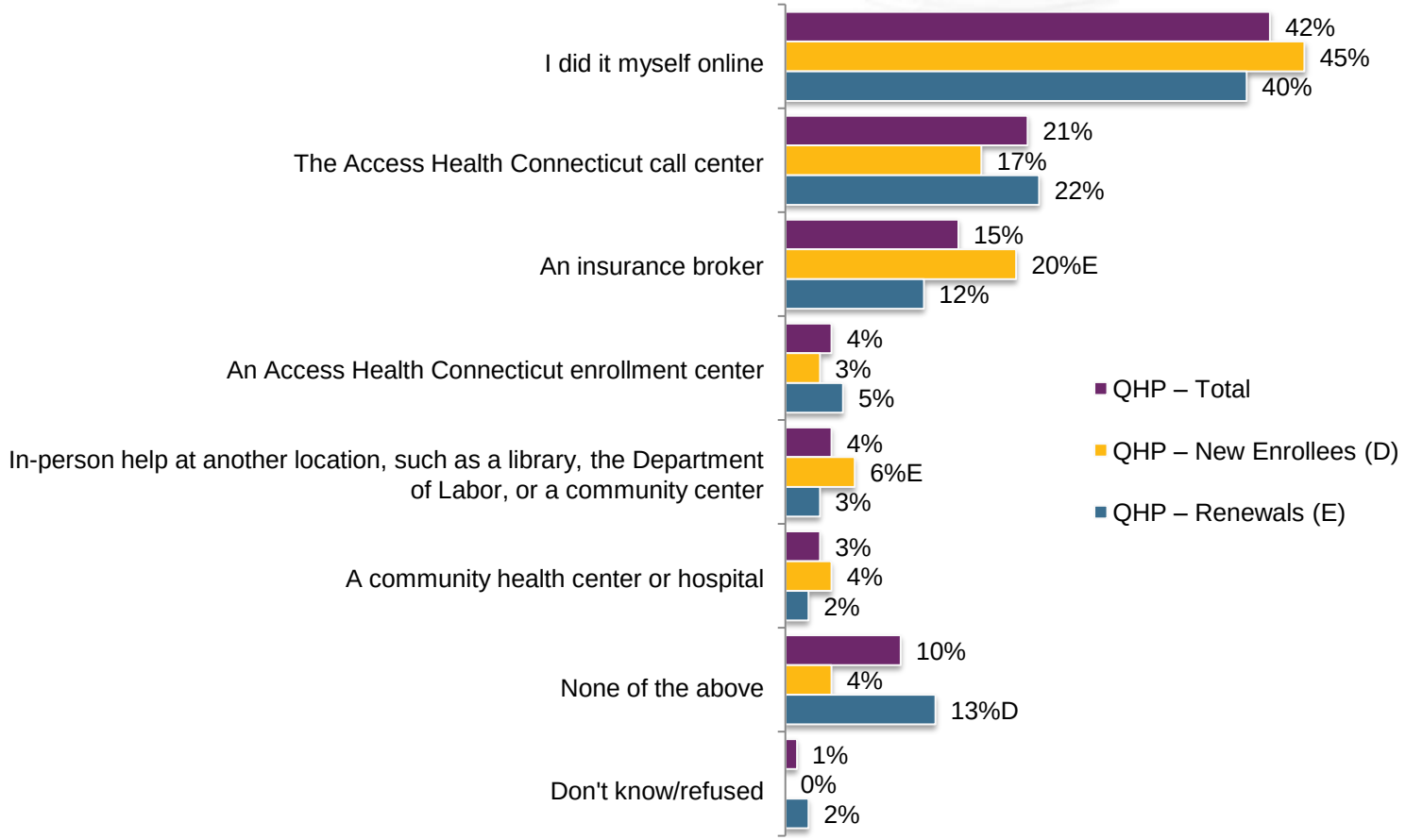
QHP renewals were directionally more satisfied with the website (about 7 in 10) than QHP new enrollees (about 6 in 10), suggesting new enrollees may need a different level of support when interacting with the website than more seasoned renewals customers.



Dd/Ee = Statistically significant at the 95%/90% Confidence Interval
Q17. Please indicate how satisfied you were with the following sources of information regarding Access Health Connecticut.

Channels Used During Enrollment or Renewal – QHP New Enrollees vs. Renewals

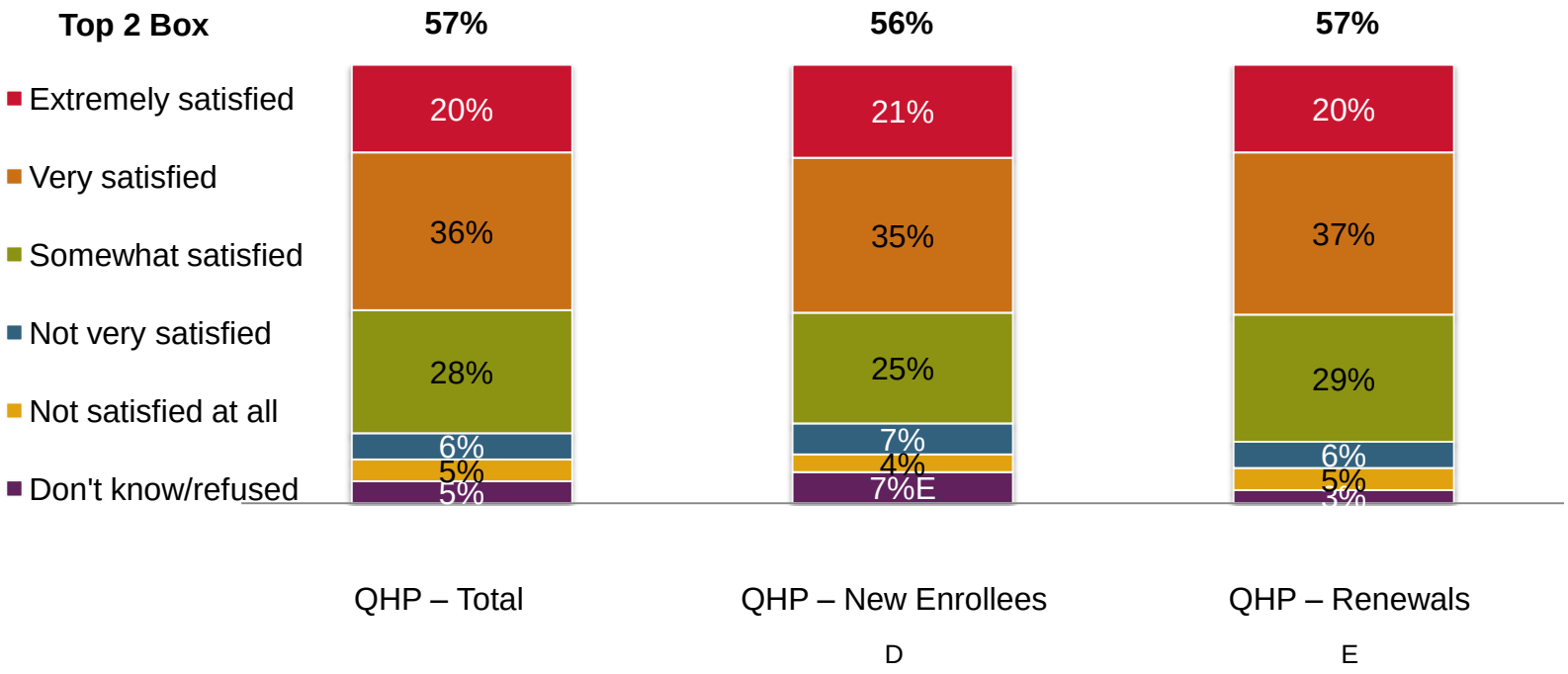
The most popular channel among QHP customers for either signing up for the first time or renewing their coverage through Access Health CT is doing it themselves online. First time enrollees were more likely to use an insurance broker, whereas renewals show a directional tendency towards using the call center.



Base: QHP – Total (609); QHP – New Enrollees (217); QHP – Renewals (392)
Dd/Ee = Statistically significant at the 95%/90% Confidence Interval
Q2. Through which of the following ways did you sign up for/renew you health insurance through Access Health Connecticut?

Carrier Satisfaction – QHP New Enrollees vs. Renewals

Satisfaction with carrier is uniform across QHP new enrollees and renewals, with close to 6 in 10 being very or extremely satisfied.



Base (Can Name Carrier): QHP – Total (571); QHP – New Enrollees (202); QHP – Renewals (369)
Dd/Ee = Statistically significant at the 95%/90% Confidence Interval
Q25. How satisfied are you with your current carrier? Would you say you are…?

Carrier Contact – QHP New Enrollees vs. Renewals

Most QHP customers – about 8 in 10 new enrollees or renewals – have had contact with their carrier, most frequently receiving general plan information in the mail. QHP renewals are more likely than new enrollees to say they've received an explanation of benefits statement from their carrier.

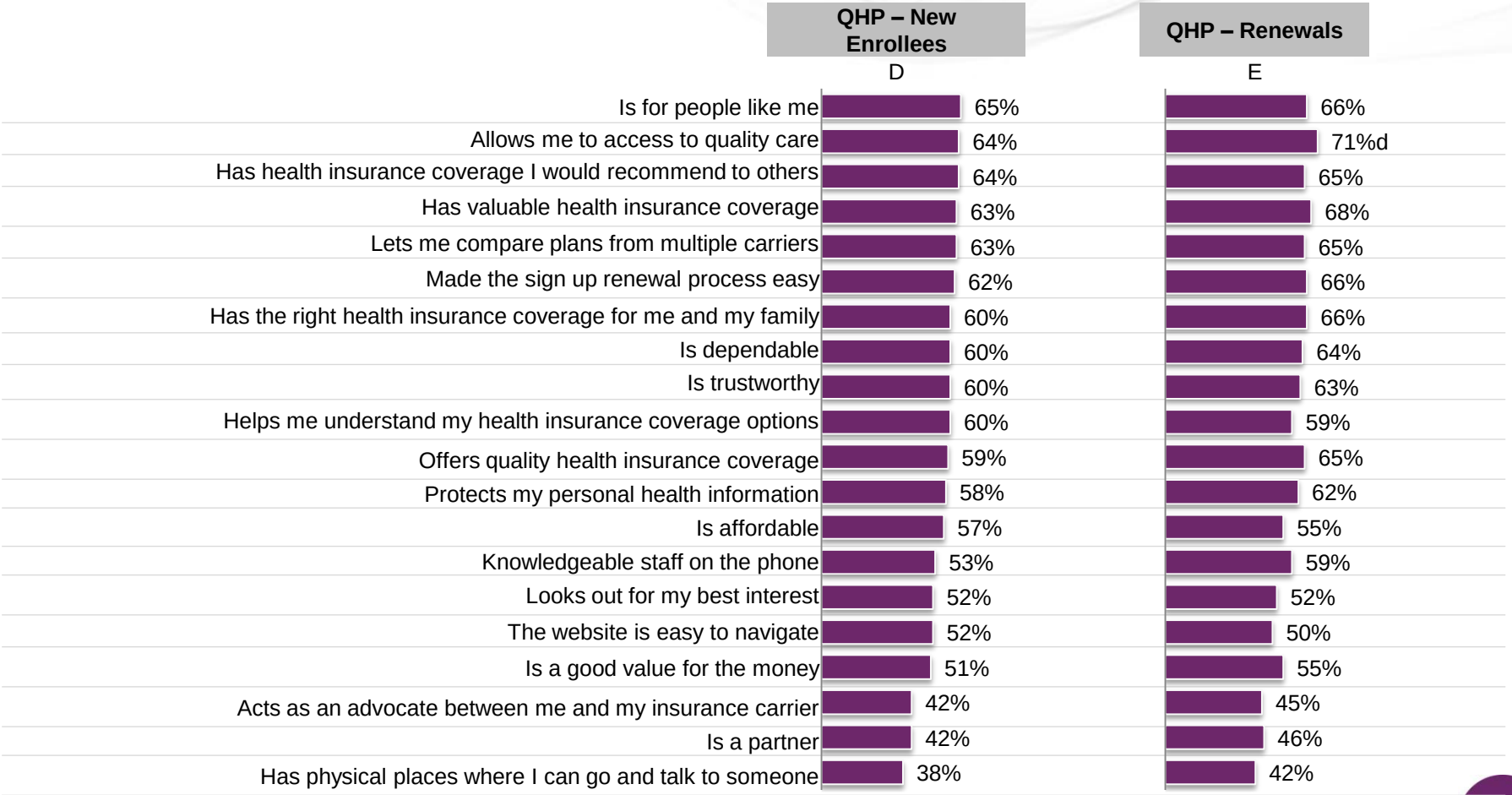
Letting enrollees know what to expect from their carrier and when may help boost touchpoint awareness.

	QHP – Total	QHP – New Enrollees	QHP – Renewals
		D	E
Carrier Interaction *(Base:)*	*(571)*	*(202)*	*(369)*
Yes	78%	81%	77%
No	21%	19%	22%
Carrier Touchpoints *(Base:)*	*(447)*	*(163)*	*(284)*
Received general plan information in the mail	77%	76%	78%
Received my health insurance card in the mail	70%	71%	70%
Received an explanation of benefits statement in the mail	58%	52%	61%D
Spoke with a customer service representative	54%	51%	56%
Received a bill for premiums	56%	56%	56%
Received general plan information through email	33%	36%	31%
Don't Know/refused	1%	1%	1%

Dd/Ee = Statistically significant at the 95%/90% Confidence Interval
Q23. Since signing up for your current insurance plan with [ ] have you had any contact with or received any information from the carrier?
Q24. You mentioned you've had contact with or received information from your current insurance carrier since signing up. Which of the following types of communication have you had with your current insurance carrier?

Access Health CT Imagery – QHP New Enrollees vs. Renewals

QHP new enrollees and renewals have similar perceptions of Access Health CT. QHP renewals are significantly more likely to agree that Access Health CT "allows me access to quality care" than new enrollees, speaking to the value customers perceive over time.



Base: QHP – New Enrollees (217); QHP – Renewals (392)
Dd/Ee = Statistically significant at the 95%/90% Confidence Interval
Q27. Please tell me how much you agree that the following statements describe Access Health Connecticut, by using a scale of 1 to 5, with "1" meaning "Does not describe at all" and "5" meaning "Describes extremely well". The higher the number, the more the statement describes Access Health Connecticut.

Perceptions of Price – QHP New Enrollees vs. Renewals

Price perceptions do not vary across QHP new enrollees or renewals. About 7 in 10 think they are paying a fair amount or getting a great deal. At least 8 in 10 say the insurance they get through Access Health CT is about the same price or less expensive than insurance through other sources.

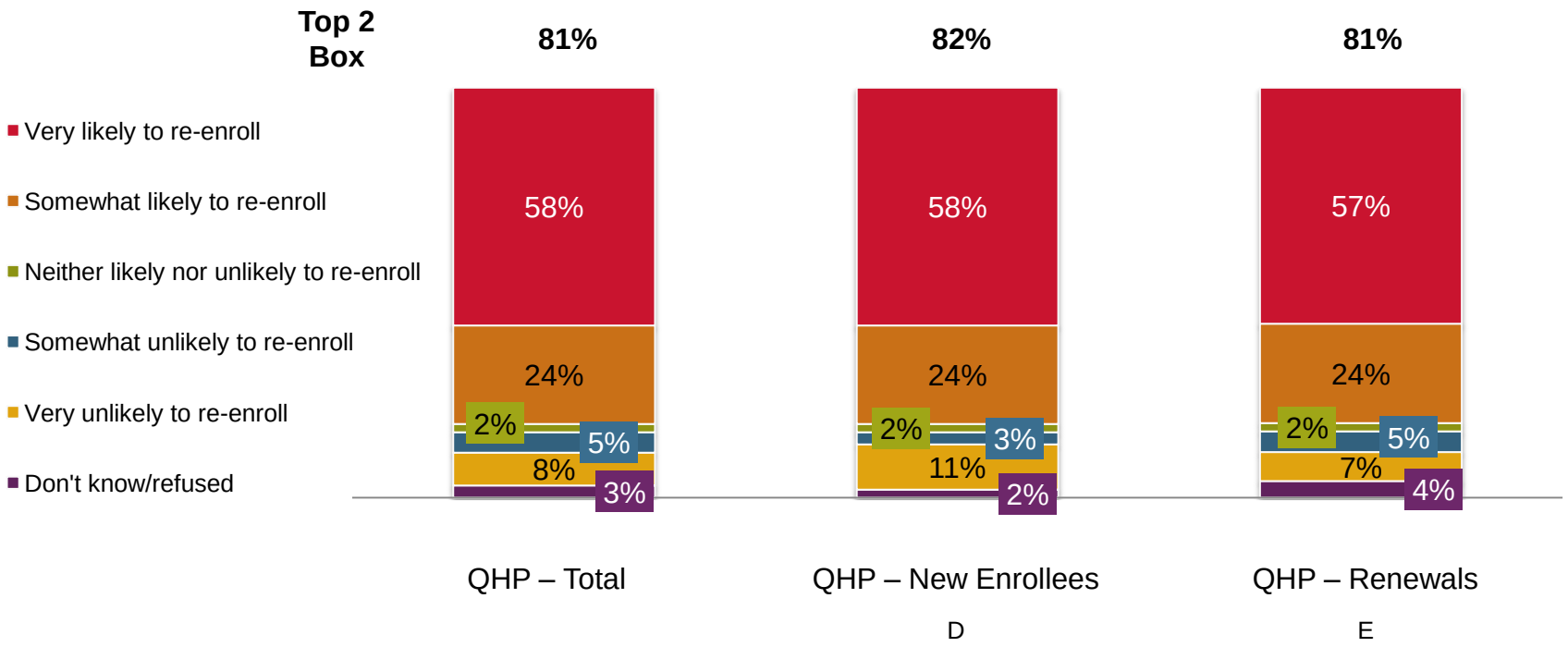
	QHP – Total	QHP – New Enrollees	QHP – Renewals
		D	E
Perceptions Of Price			
I am paying too much for health insurance coverage through Access Health Connecticut	30%	29%	31%
I am paying a fair amount for health insurance coverage through Access Health Connecticut	49%	48%	50%
I am getting a great deal on health insurance coverage through Access Health Connecticut	20%	22%	19%
Perceptions Of Price Comparative			
More expensive	15%	13%	16%
About the same price	38%	38%	39%
Less expensive	47%	49%	45%

Base: QHP – Total (609); QHP – New Enrollees (217); QHP – Renewals (392)
Dd/Ee = Statistically significant at the 95%/90% Confidence Interval
Q28. Which of the following statements best describes your opinion?
Q29. Compared to other sources of health insurance coverage, do you think Access Health Connecticut is…

pert

Re-Enrollment Likelihood – QHP New Enrollees vs. Renewals

Re-enrollment likelihood is equally strong across both groups of QHP customers, with 8 in 10 saying they are somewhat or very likely to re-enroll for health insurance through Access Health CT at the end of the year.



Base: QHP – Total (609); QHP – New Enrollees (217); QHP – Renewals (392)
Dd/Ee = Statistically significant at the 95%/90% Confidence Interval
Q31. How likely are you to re-enroll for health insurance through Access Health Connecticut at the end of the year?

Re-Enrollment Barriers – QHP New Enrollees vs. Renewals

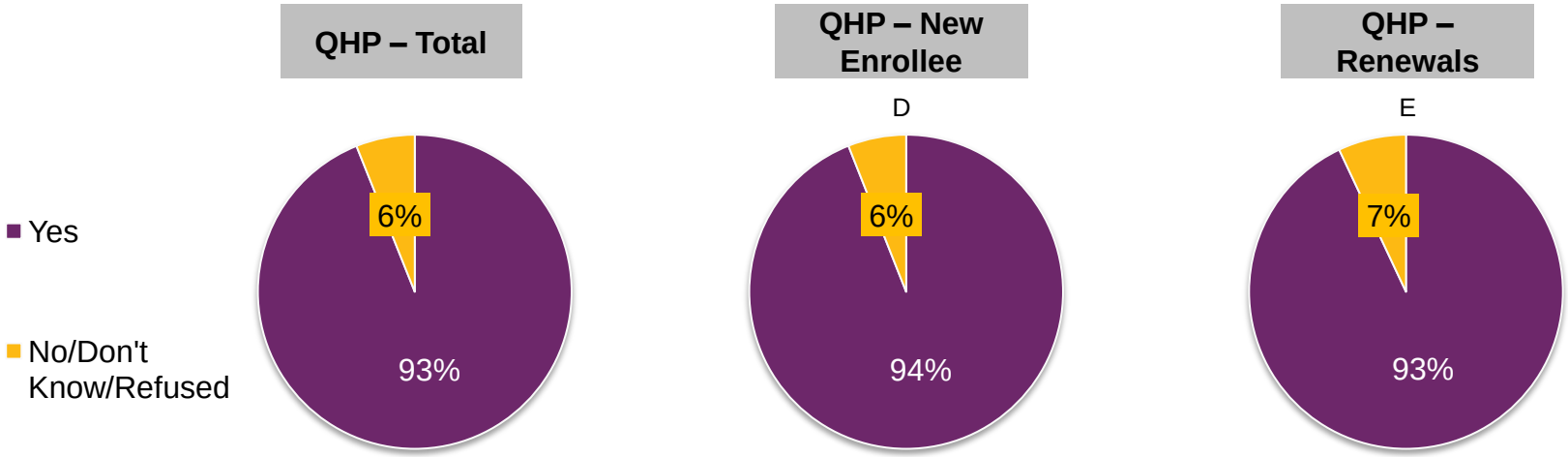
Among the small subset who say they aren't likely to re-enroll for health insurance through Access Health CT, QHP new enrollees are directionally more likely to cite expense, while QHP renewals are directionally more likely to cite issues of trust or situational churn ("I plan to move" or "other") reasons.

	QHP – Total	QHP – New Enrollees	QHP – Renewals
		D	E
It's too expensive for the coverage I get	32%	40%	27%
I plan to obtain health insurance coverage from a future employer	22%	23%	20%
It does not offer quality health insurance coverage	15%	23%	10%
I just can't afford it	13%	20%	8%
It's too confusing to sign up for	13%	10%	14%
Information is misleading	13%	10%	14%
I do not trust health insurance coverage through Access Health Connecticut	13%	7%	16%
It's not for people like me	11%	13%	10%
I plan to move	9%	0%	14%
I'm healthy, so I don't need coverage	3%	3%	2%
Poor Service/Poor Interactions With Reps	3%	3%	2%
Going On Medicare	3%	0%	4%
Other	6%	0%	10%
Don't know/refused	8%	7%	8%

Base: QHP – Total (79); QHP – New Enrollees (30); QHP – Renewals (49)
Dd/Ee = Statistically significant at the 95%/90% Confidence Interval
Q32. Which of the following, if any, are reasons why you are [[INSERT RESPONSE FROM Q31]] with Access Health Connecticut in the future for health insurance coverage?

Fine Awareness – QHP New Enrollees vs. Renewals

More than 9 in 10 QHP customers are aware of the fine for not having health insurance.



Base: QHP – Total (609); QHP – New Enrollees (217); QHP – Renewals (392)
Dd/Ee = Statistically significant at the 95%/90% Confidence Interval
QD3. Are you aware there is a fine for not having health insurance?

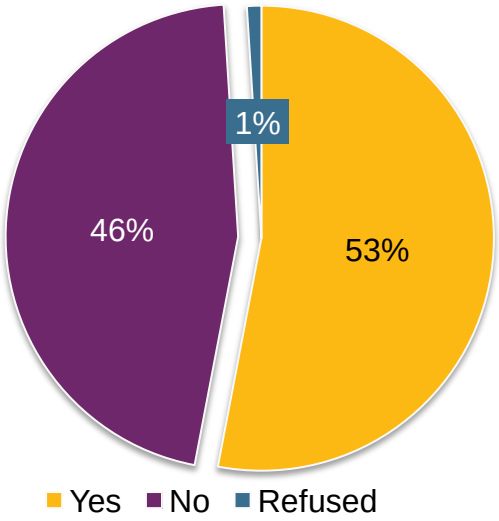
Appendix IV: Additional Slides

Prior Health Insurance Status – QHP Renewals

When asked if they had health insurance prior to signing up through Access Health CT last year, 46% of QHP renewals said no – they didn't. This closely aligns with our "year one" census findings, where 43% of QHP enrollees said they didn't have health insurance prior to signing up through Access Health CT.

QHP Renewals

Previously Had Another Health Insurance Source



Base: QHP Renewals (392)
Q13. In the year before you first signed up for health insurance through Access Health Connecticut, did you or anyone in your household have health insurance through another source such as your employer, your spouse's employer, a union, Medicaid, etc?

Prior Health Insurance Status – QHP Renewals

Among QHP renewals who indicated they or someone in their household had insurance in the year prior to signing up with Access Health CT, 7 in 10 had it themselves, whereas a quarter cited their spouse.

These results mirror those found in the 2014 survey.

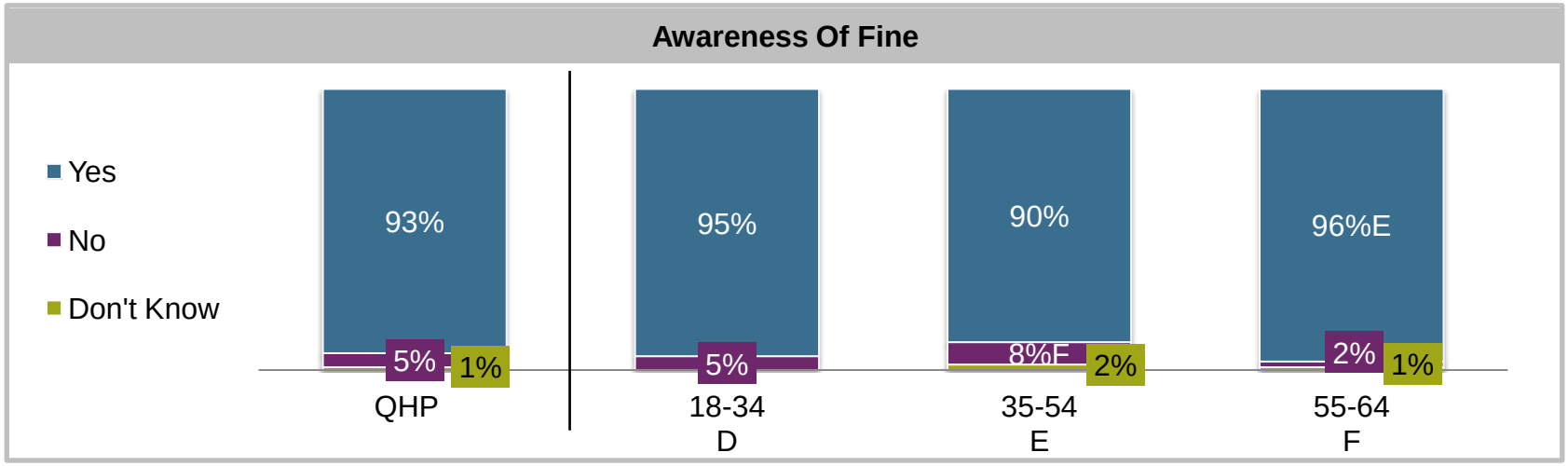
	QHP Renewals – 2015 Survey	QHP "Year One" Enrollees – 2014 Survey
Base: QHP Renewals (2015 survey) or Enrollees (2014 survey) who had health insurance through another source in year before signing up with Access Health CT	*207*	*1,696*
Who Previously Had Health Insurance		
Yourself	71%	72%
Spouse/Live-in Partner	25%	26%
Child/Children	15%	19%
Other relative	15%	14%
Someone else	2%	5%

Q13A. You mentioned you or someone else in your household previously had health insurance prior to when you first signed up for health insurance through Access Health Connecticut. Which of the following people in your household previously had health insurance?

pert

Awareness of Fine – QHP Only

At least 9 in 10 QHP customers of any age are aware of the fine associated with not having health insurance. Those in the middle age category (35-54) are somewhat less likely than those in the oldest age category (55-64) to know of the fine.



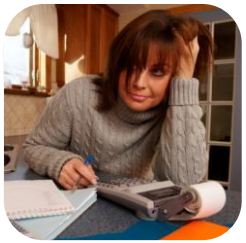
Base: QHP (609); 18-34 (154); 35-54 (247); 55-64 (208)
Dd/Ee/Ff = Statistically significant at the 95%/90% Confidence Interval
QD3. Are you aware there is a fine for not having health insurance?

Appendix V: A Word About Targeting

A Word About Targeting

In preparation for “Year Three” targeting efforts, keep in mind that campaigns should focus not only on the “low hanging fruit” (single, female household decision-makers/influencers) but also on harder to attract and retain populations (males, “under-utilizers”). It’s a good time to revisit the results of the initial segmentation research from 2013:

Confident Rejectors (15%)



Stressed and Strained (26%)

Targeting efforts should focus retaining enrollees on **both ends of the spectrum**. Value and utilization messaging stands to resonate well across the continuum.

Difficult to attract/ retain

Stoic Skeptics (19%)

Cautious Optimists (40%)

Easy to attract/ retain

Segmentation research conducted in 2013; Segment sizes are an approximation

Confident Rejectors (15%)

WHO ARE THEY?

63% Skew heavily male

27% least likely to be married or living with a partner

Self-Employed/Unemployed least likely to be working full-time

63% without health insurance coverage **20%** say they don't need it either because they are healthy or because they have never had it

32% have a bachelors degree or high (better educated compared to other segments)

HOW DO THEY SEE THEMSELVES?

Healthy, well-respected and having a lot of responsibilities though to a lesser degree than other segments.

Less family-oriented and active in their community than other segments

53% eat a healthy diet and exercise regularly

WHO DO THEY TRUST?

Doctor's recommendation, advice from friends, family and internet sites are the most credible sources to this group.

Much more likely to go online than to call an 800 number when seeking additional information about health insurance

WHAT ARE THEIR ATTITUDES TOWARD HEALTH INSURANCE?

Uninsured and Not Concerned Fewer than 1 in 4 are concerned about not having health insurance coverage; in fact, they are most likely to think they are better off paying their medical bills as they happen

Confident in their Health Nearly 1/3rd agree they don't need health insurance coverage because they don't get sick

Everyone for Themselves They are least likely to think it's unfair that some people have health insurance coverage while others don't. They are most likely to reject the idea that people with pre-existing conditions shouldn't pay more for coverage

Reject Government Involvement Nearly half disagree that it's the government's job to make health insurance coverage affordable for everyone, while 1 in 4 think people should be embarrassed to participate in a plan overseen by the state

Research conducted in 2013; Segment sizes are an approximation

Stoic Skeptics (19%)

WHO ARE THEY?

37% are ages 50-64 (tend to be older)

61% are single, divorced/separated or widowed

Working part-time with Associates Degree

50% are currently insured. Of those who aren't, more than half cite **affordability** as the reason why

HOW DO THEY SEE THEMSELVES?

Least likely to feel overwhelmed even though they feel they have a lot of responsibilities and are not as confident about being in-control

Active in their community and value family even if they may not have children of their own

Do what they can to take care of their own health (diet and exercise), but **lack the resources** to round out their healthcare approach(routine physicals, medication, etc.)

WHO DO THEY TRUST?

Advice from friends and family along with doctor's recommendations are the most trusted sources of info for this group.

Print and online media are not valued and receive the lowest credibility ratings

WHAT ARE THEIR ATTITUDES TOWARD HEALTH INSURANCE?

Hard Work Should Matter Feel there are a lot of hardworking people who don't have the coverage they deserve

Protective Think responsible people protect their family by having health coverage

Financial Distress Would like to have coverage, but are worried by the idea of another monthly bill

Less Concerned with Fairness Only 6 in 10 think it's not fair for some people to have coverage while others don't, and this group isn't convinced that people with pre-existing conditions should not pay more for their coverage

Research conducted in 2013; Segment sizes are an approximation

Stressed and Strained (26%)

WHO ARE THEY?

70% heavily skew Caucasian

50% are age 45+

Individual/Single parent households

50% have been lapsed in health insurance for two or more years, but nearly all have had health insurance coverage

HOW DO THEY SEE THEMSELVES?

Extremely Cautious this **family-oriented** group considers themselves **informed** and **in control** – maybe as a means to manage their many responsibilities

Delay getting routine or preventive healthcare as well as healthcare when they are actually sick due to financial concerns.

Least likely to eat healthy and exercise

WHO DO THEY TRUST?

Less trusting overall but their **doctor's recommendation** holds the most credibility, followed by **advice of family and friends**

Signs and brochures in pharmacies, drugstores, or community health centers have better credibility than advertising via traditional media channels (TV, magazines, newspapers, radio)

Call 800# when seeking information on health insurance

WHAT ARE THEIR ATTITUDES TOWARD HEALTH INSURANCE?

Hard Work and Fairness Feel there are a lot of hardworking people who don't have the coverage they deserve. Think it's not fair that some people have health insurance and others don't.

Financial Distress Would like to have coverage, but are worried by the idea of another monthly bill

Government Responsibility Believe it is the government's job to make health insurance coverage affordable for everyone

Research conducted in 2013; Segment sizes are an approximation

pert

Cautious Optimists (40%)

WHO ARE THEY?

50% are married or living together, hard working families with young children in the household

25% are Hispanic

Lowest household income

2/3rds work for small companies (less than 50 employees)

50% are self-insured. Those who aren't insured **can't afford it** and/or are **waiting for healthcare reform to begin**.

HOW DO THEY SEE THEMSELVES?

Informed, opinionated and well-respected

Family-oriented they see themselves as having **a lot of responsibilities**

Cautious and strongly believe in preventive care. **They eat a healthy diet** and exercise regularly, and get **annual physical exams.**

WHO DO THEY TRUST?

Doctor's recommendations trusted above all else

Advice from friends and family and input from their **employer** also hold credibility

Signs and brochures in pharmacies, drugstores, or community health centers also resonate strongly

Phone or a websites are used to get additional health insurance info

WHAT ARE THEIR ATTITUDES TOWARD HEALTH INSURANCE?

Hard Work and Fairness Feel there are a lot of hardworking people who don't have the coverage they deserve. Think it's not fair that some people have health insurance and others don't.

Worrier Not having coverage, even for a short period of time, really concerns them

Protective It is their responsibility to protect their family by having health coverage

Trust in Brand Name Have confidence that a plan will be good if is from companies like Aetna, Blue Cross/Blue Shield, Connecticare, Cigna or Oxford; wary of a plan overseen by the state

Confident Even without health insurance coverage, they know that somehow they will get the healthcare they need

Research conducted in 2013; Segment sizes are an approximation

Appendix VI: Utilization Drill Down by Subgroup

Utilization Drill Down by Subgroup – QHP

	QHP										
	Age Group			Gender		Race/Ethnicity				Marital Status	
	18-34	35-54	55-64	Male	Female	White or Caucasian	African American Or Black	Hispanic	Other	Married	Single
	a	b	c	d	e	f	g	h	i	j	k
Base:	154	247	208	404	205	373	35	140	48	226	262
	%	%	%	%	%	%	%	%	%	%	%
Used Health Insurance											
Yes	50%	64% a	74% ab	60%	71% d	66% h	60%	56%	65%	70% k	56%
No	49% bc	36% c	26%	40% e	29%	34%	40%	44% f	33%	30%	44% j
Have Primary Care Physician											
Yes	53%	69% a	86% ab	67%	80% d	81% gh	54%	48%	69% h	79% k	64%
No	47% bc	29% c	13%	32% e	19%	18%	46% f	51% fi	31% f	21%	35% j

abc/de/fghi/jk= Statistically significant at the 95% Confidence Interval
Q3. Have you used your health insurance in 2015 – such as for doctors visits, hospitalizations, health screenings, etc.?
QD2. Do you currently have a primary care physician?

pert