

Evaluation of the Health Insurance Marketplace in West Virginia

Population Survey Results

M. Paula Fitzgerald, Ph.D.
Department of Marketing
College of Business and
Economics

Thomas K. Bias, Ph.D.
Department of Health Policy,
Management, and Leadership
School of Public Health



Agenda

- I. Evaluation Background
- II. Population Survey
- III. Survey Methods & Demographic Characteristics
- IV. Insurance Status: Health, Impact of Cost, and Affordability
- V. Awareness and Interest in the WV Health Insurance Marketplace
- VI. Themes in Survey Comments
- VII. Implications





Evaluation Background

- Evaluate outcomes of a Health Insurance Exchange in the State of West Virginia
 - Health
 - Economics
 - Marketing
- Contracted by OIC
- Long-term focus over five-year period
 - Began March, 2013



Population Survey

- Population survey to collect baseline data prior to October 1, 2013
- Paper mail survey pretested face-to-face with consumers
- 6,000 surveys mailed first week of July
 - 1,198 responses (~20%)
 - Oversampling of uninsured using an opt-in database provider
 - Data input completed Friday, August 30, 2013
 - All 55 counties have at least one respondent
 - 458 comments incorporated into this analysis



Demographics of Survey Respondents vs. WV Population*

	Survey Responses	WV Population
Insured	85.8%	86%
65 and over	25.9%	16.8%
White	96.5%	94.0%
Bachelor's Degree or Higher	46.5%	17.6% (25 years and above 2007-2011)
Unemployed	3.2%	6.2%
Female	55.9%	50.7%
Married	68.2%	49.8%
Median household income	\$50-\$74.9K	\$39,550 (2007-2011)

Source of WV Population Statistics: U.S. Census Bureau

*Some census figures include individuals under the age of 18.



Review: Health of Insured vs. Uninsured



Would you say that, in general, your health is...?

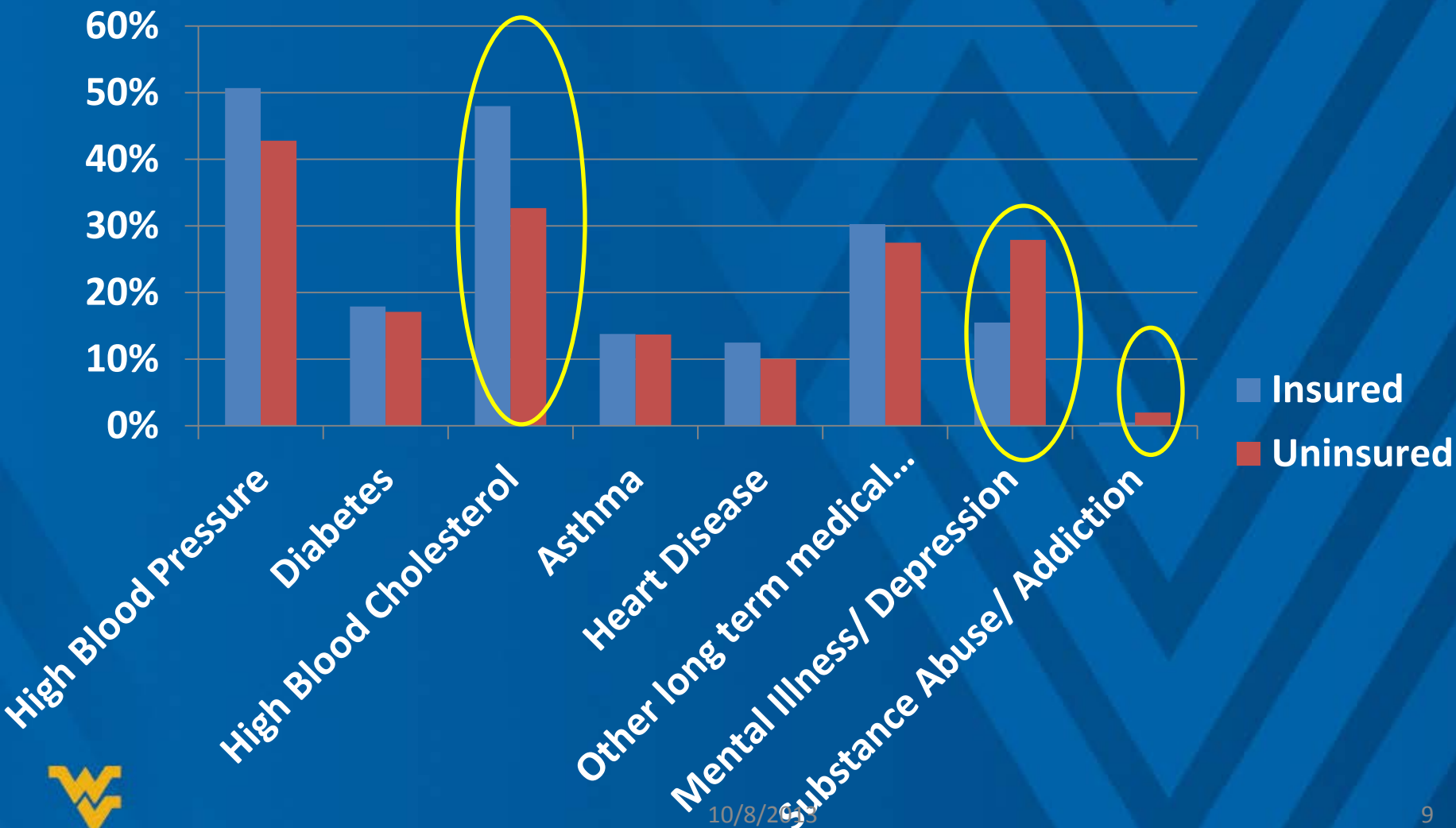


Would you say that, in general, your health is...?

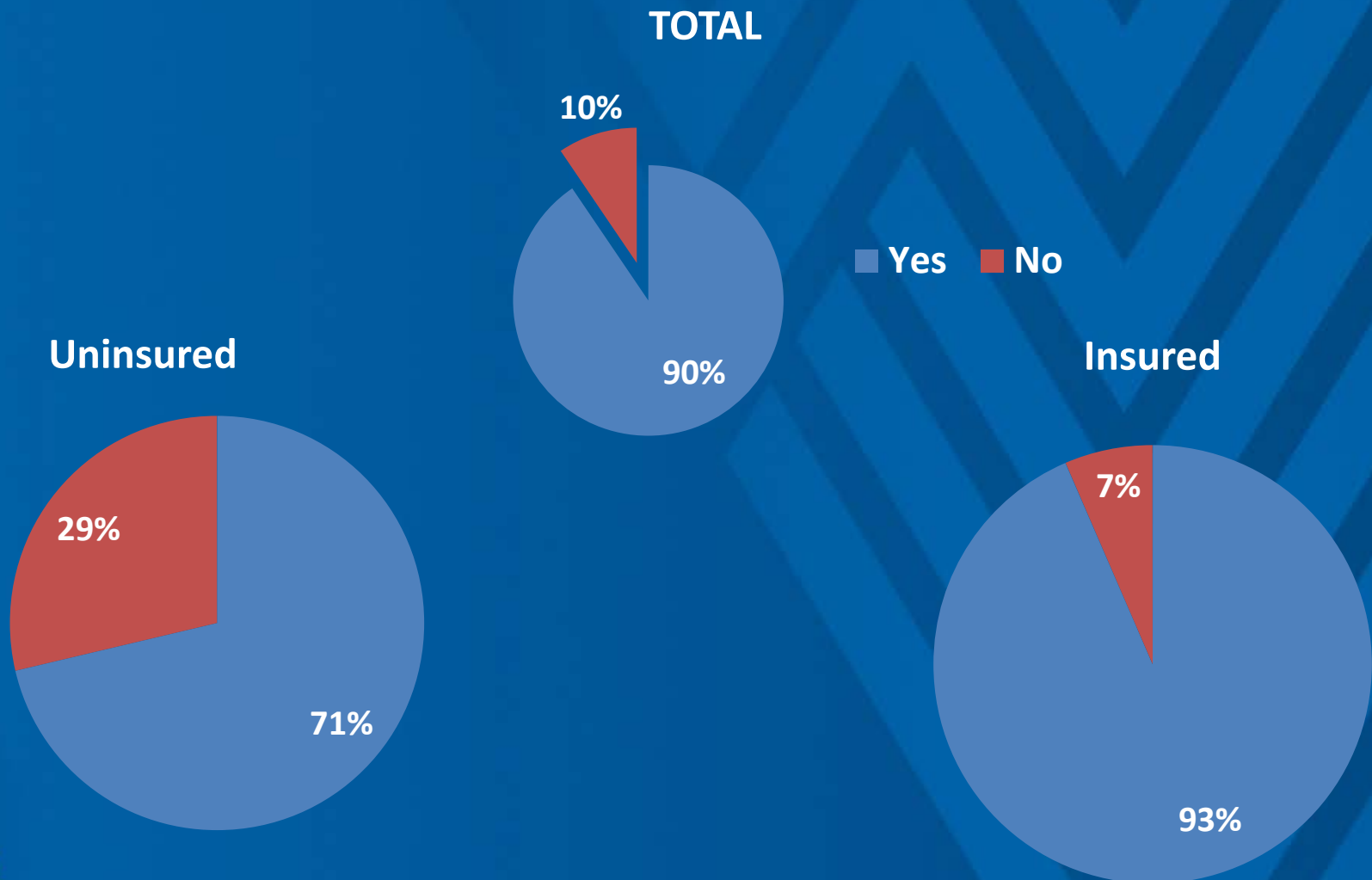


Have you ever been told by a healthcare provider that you have any of the following chronic conditions?

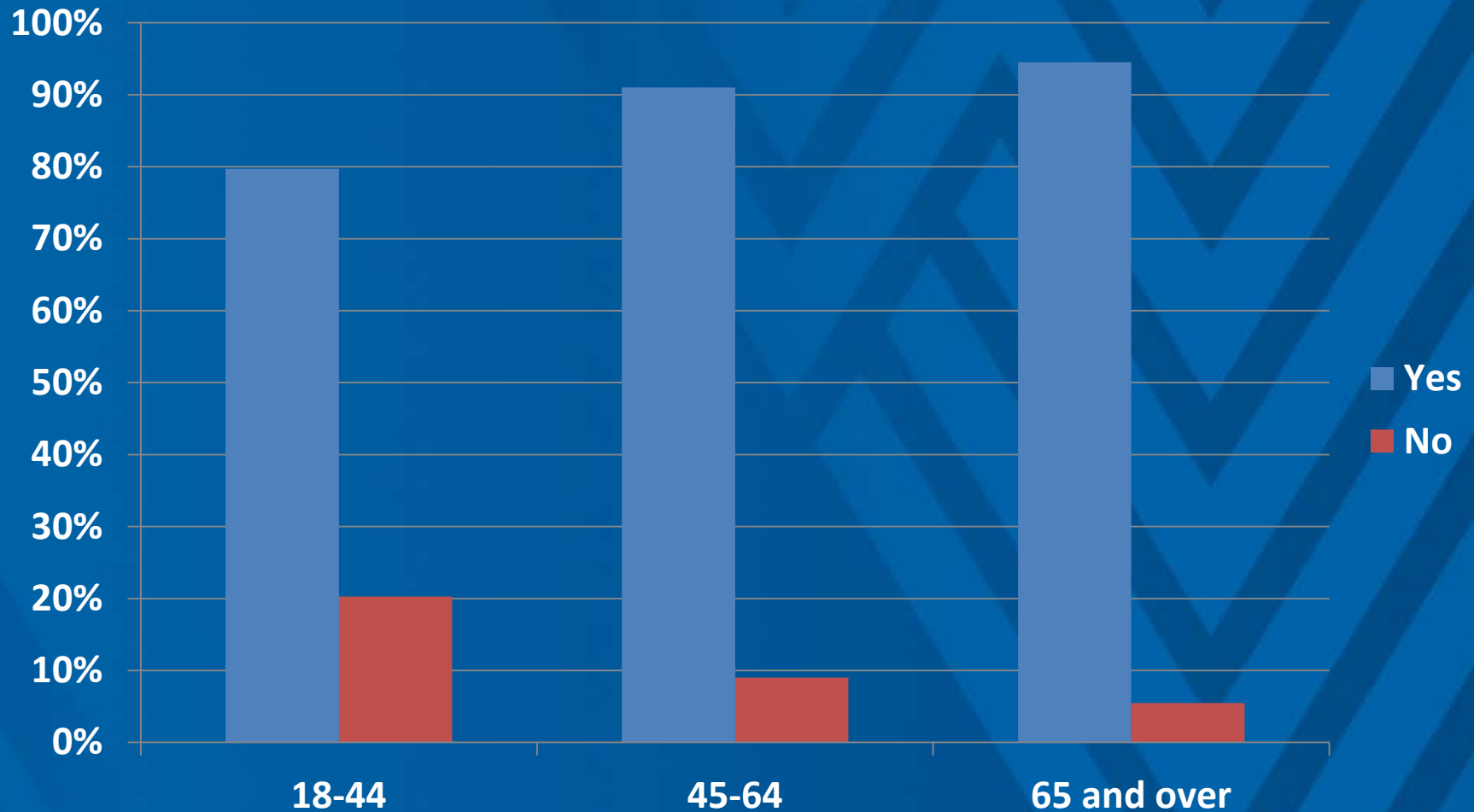
YES



Do you have a personal doctor?



Do you have a personal doctor?



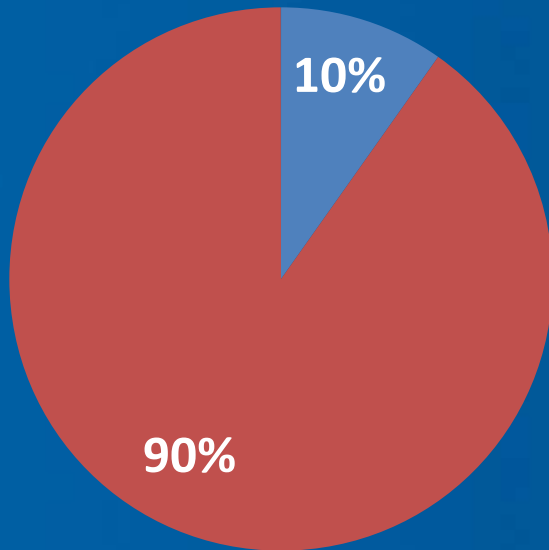
Impact of Cost on Utilization of Health System



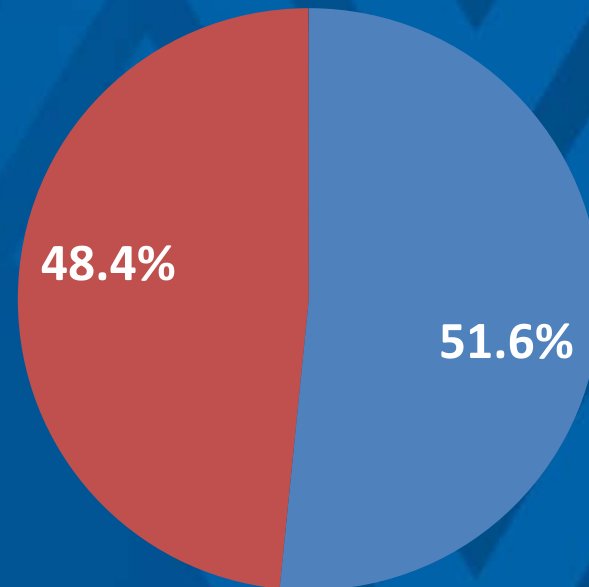
In the past 12 months, did you go without...
because you could not afford it?

Seeing a healthcare provider when sick

Insured



Uninsured



■ Yes
■ No/ No
Need

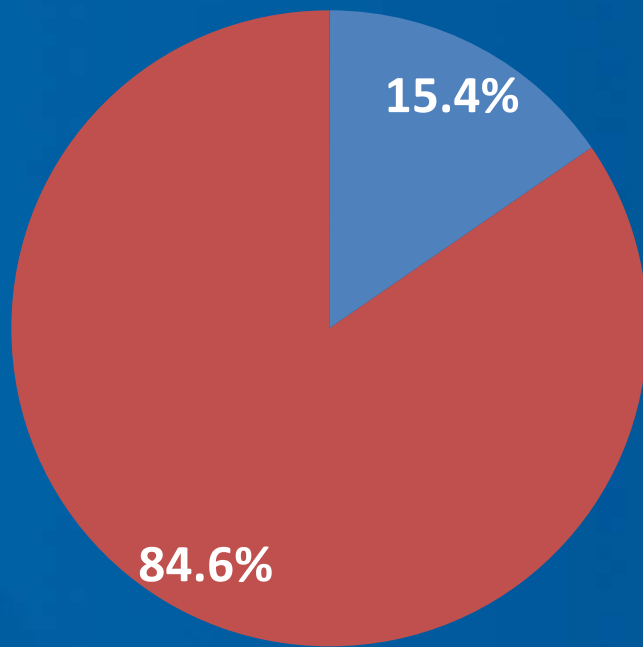
N=1,118



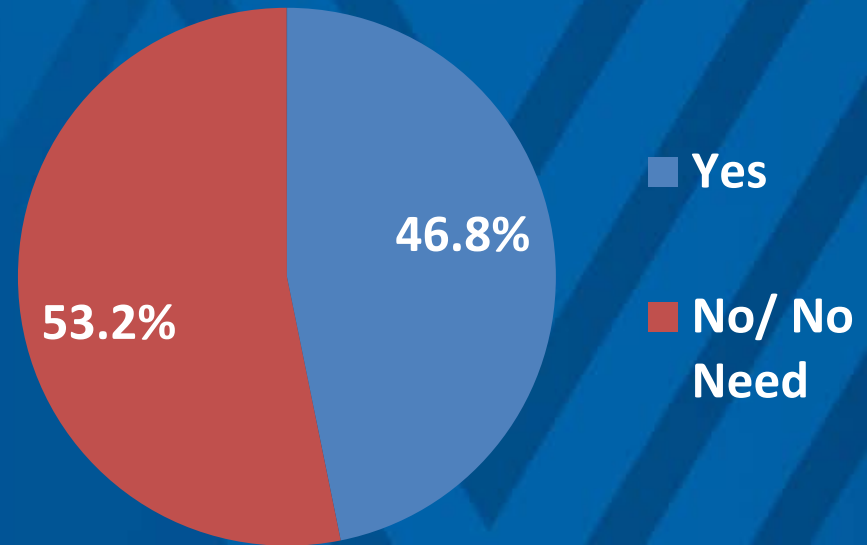
In the past 12 months, did you go without...
because you could not afford it?

A prescribed medication

Insured



Uninsured



■ Yes
■ No/ No
Need

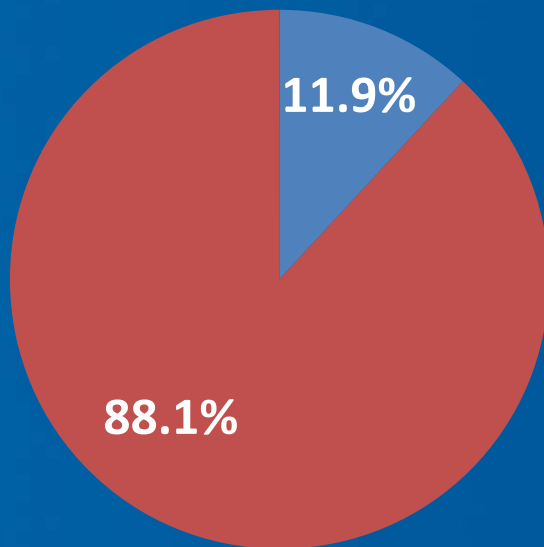
N=1,126



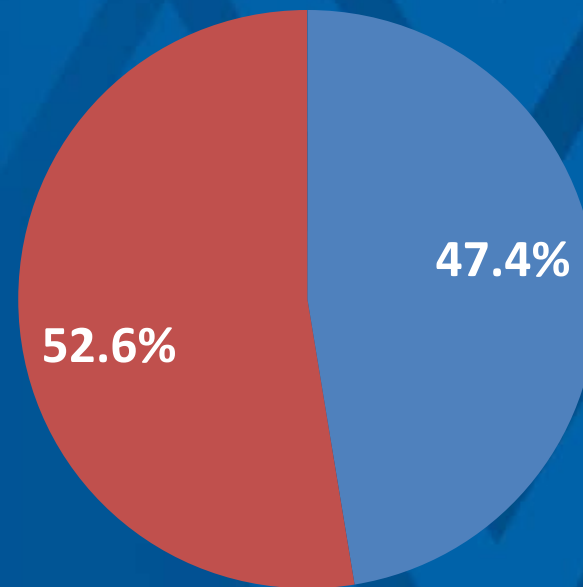
In the past 12 months, did you go without...
because you could not afford it?

Seeing a specialist

Insured



Uninsured



- Yes
- No/ No Need

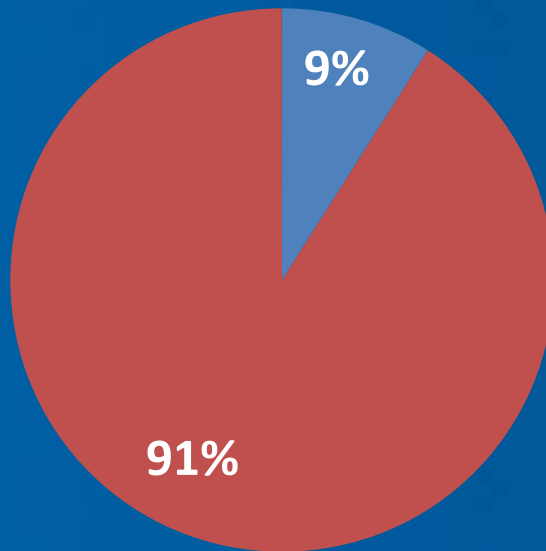
N=1,114



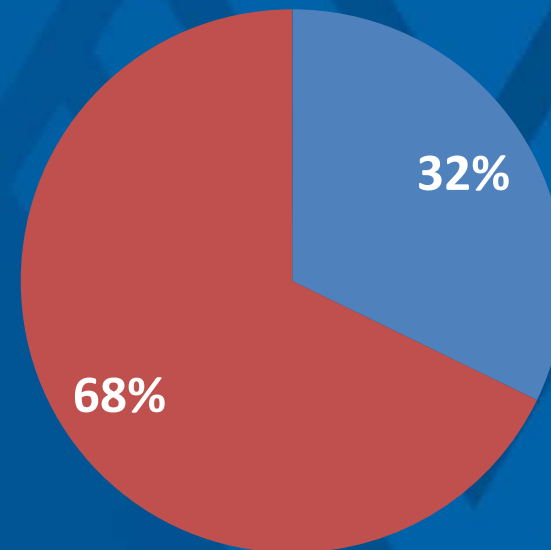
In the past 12 months, did you go without...
because you could not afford it?

A procedure or surgery

Insured



Uninsured



■ Yes
■ No/ No Need

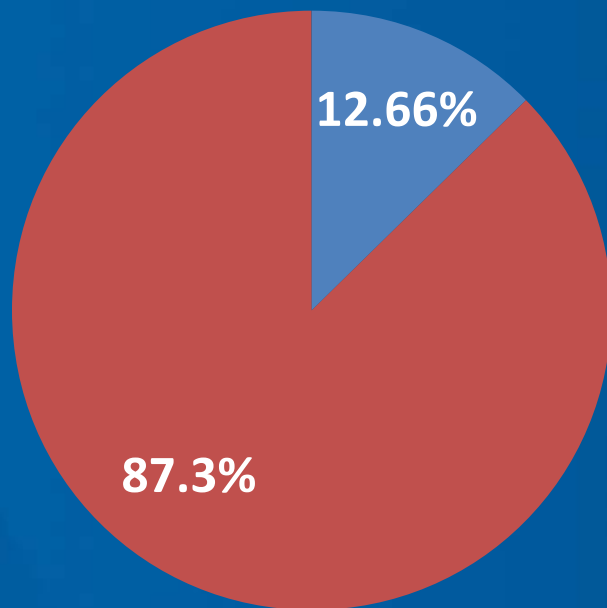
N=1,089



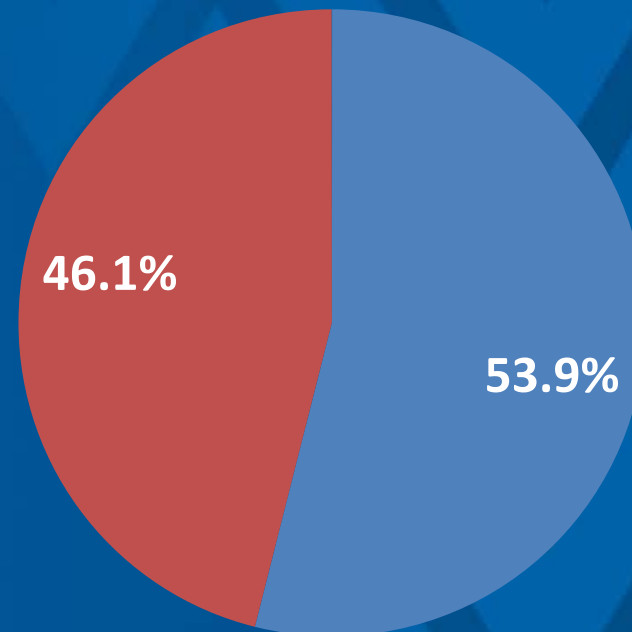
In the past 12 months, did you go without...
because you could not afford it?

A test or screening

Insured



Uninsured



■ Yes
■ No/ No Need

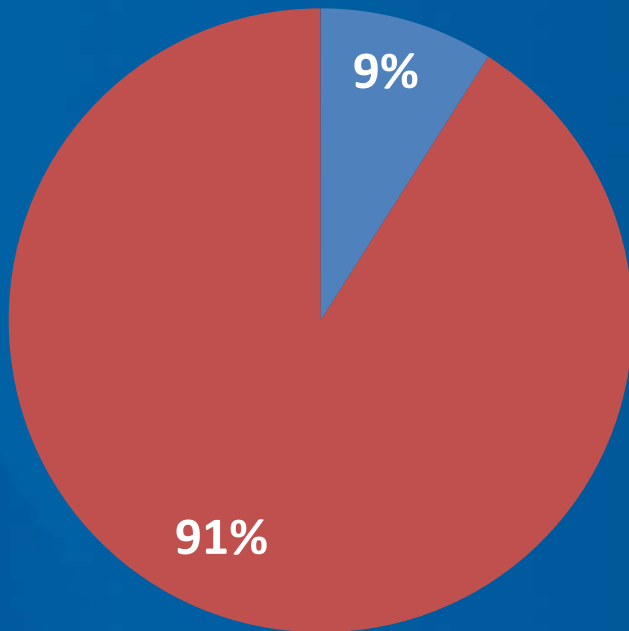
N=1,116



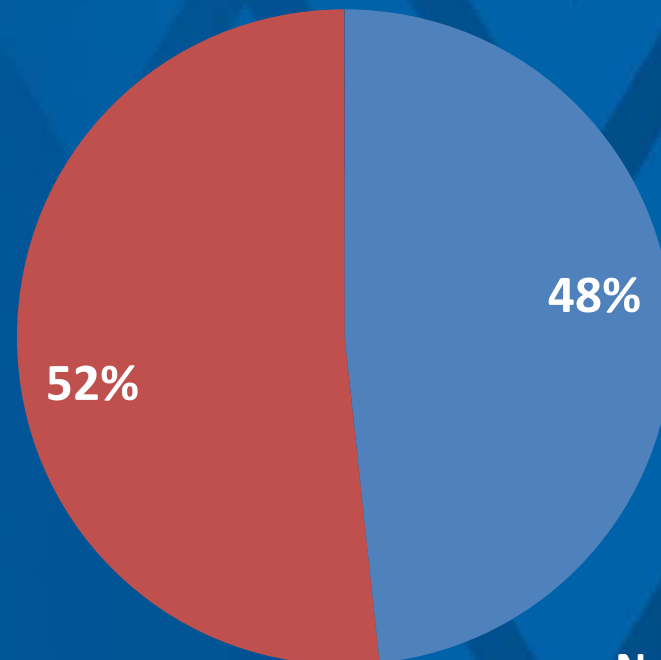
In the past 12 months, did you go without... because you could not afford it?

A check up

Insured



Uninsured

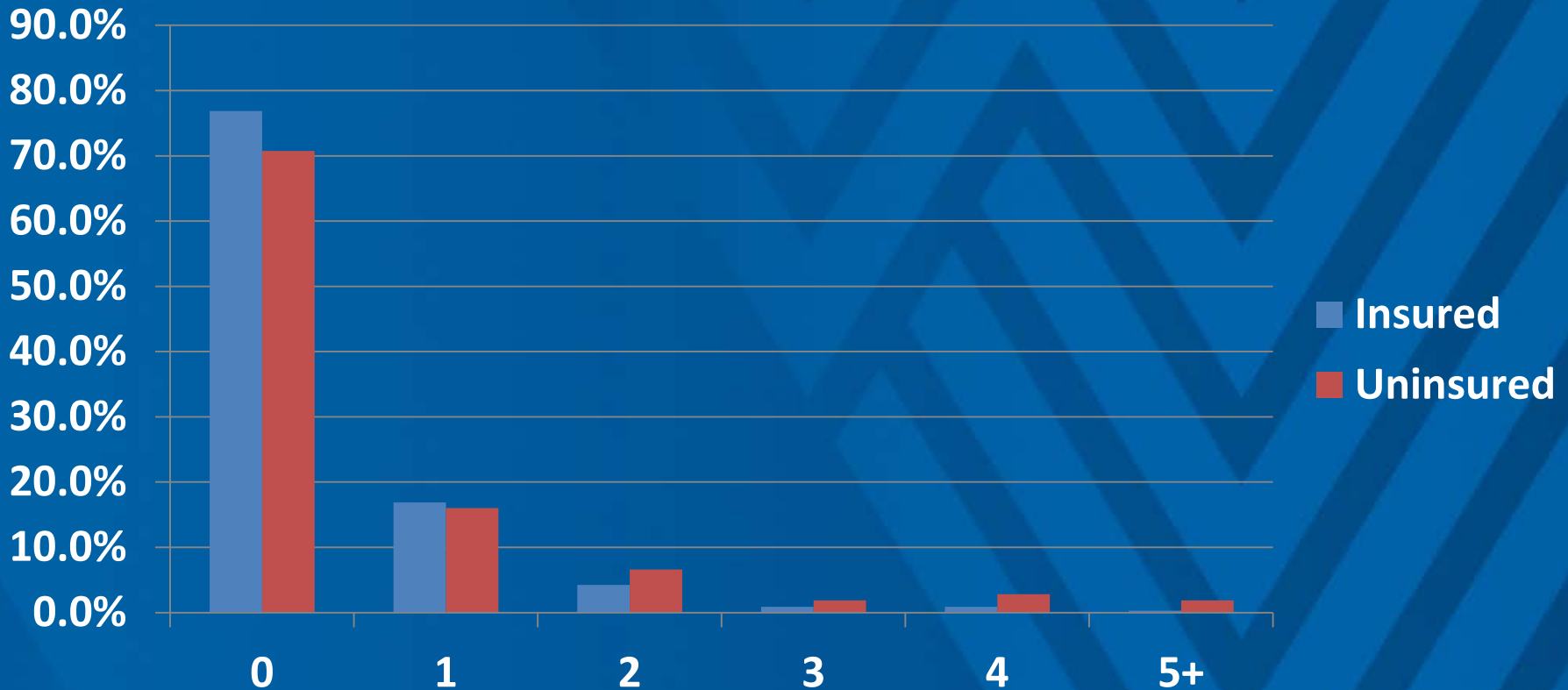


- Yes
- No/ No Need

N=1,115



How many times over the past 12 months did you go to the emergency room?



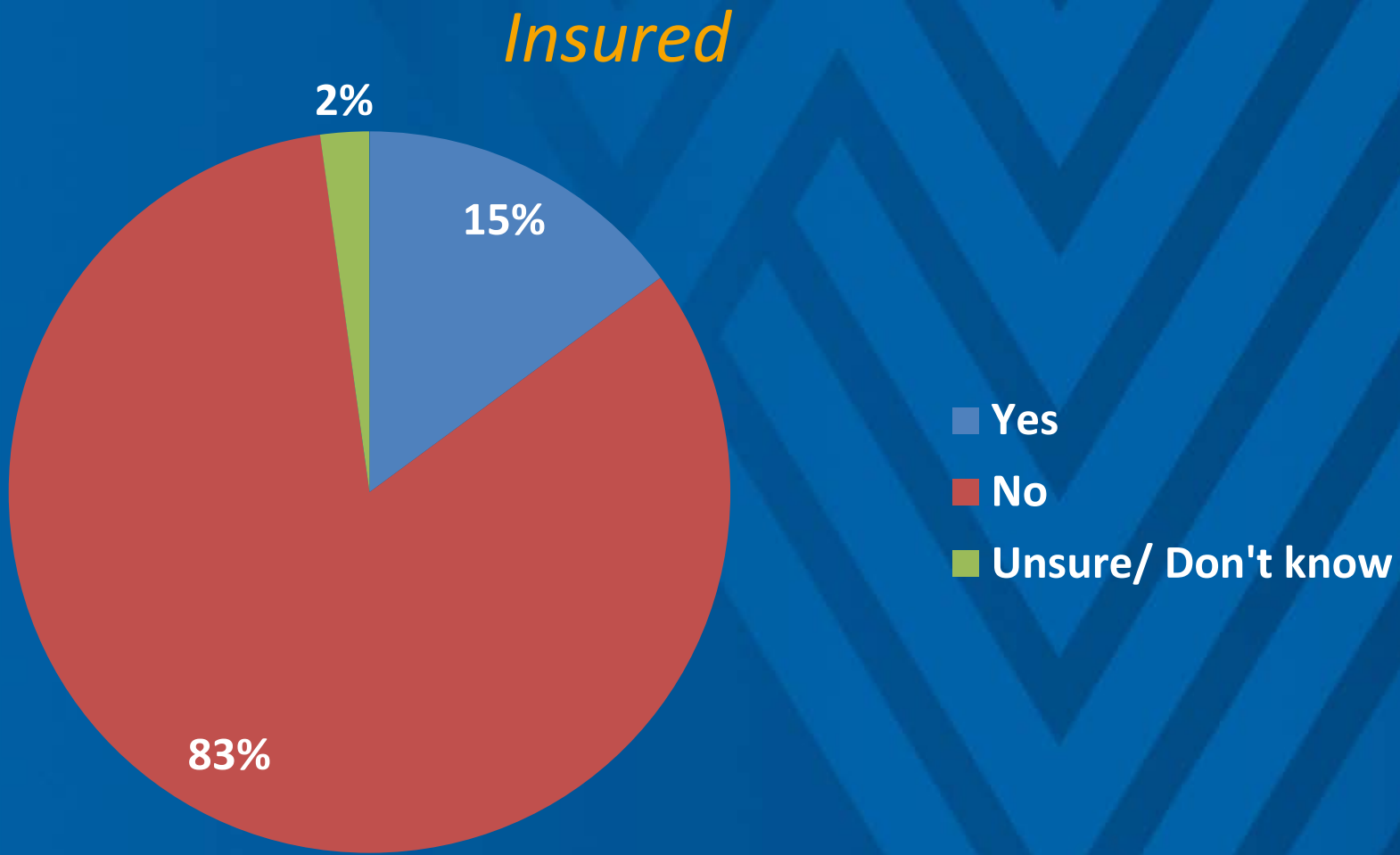
ER visits due to inability to pay for other alternatives – very small (insured = 11 ; uninsured=15).



Affordability of Health Insurance

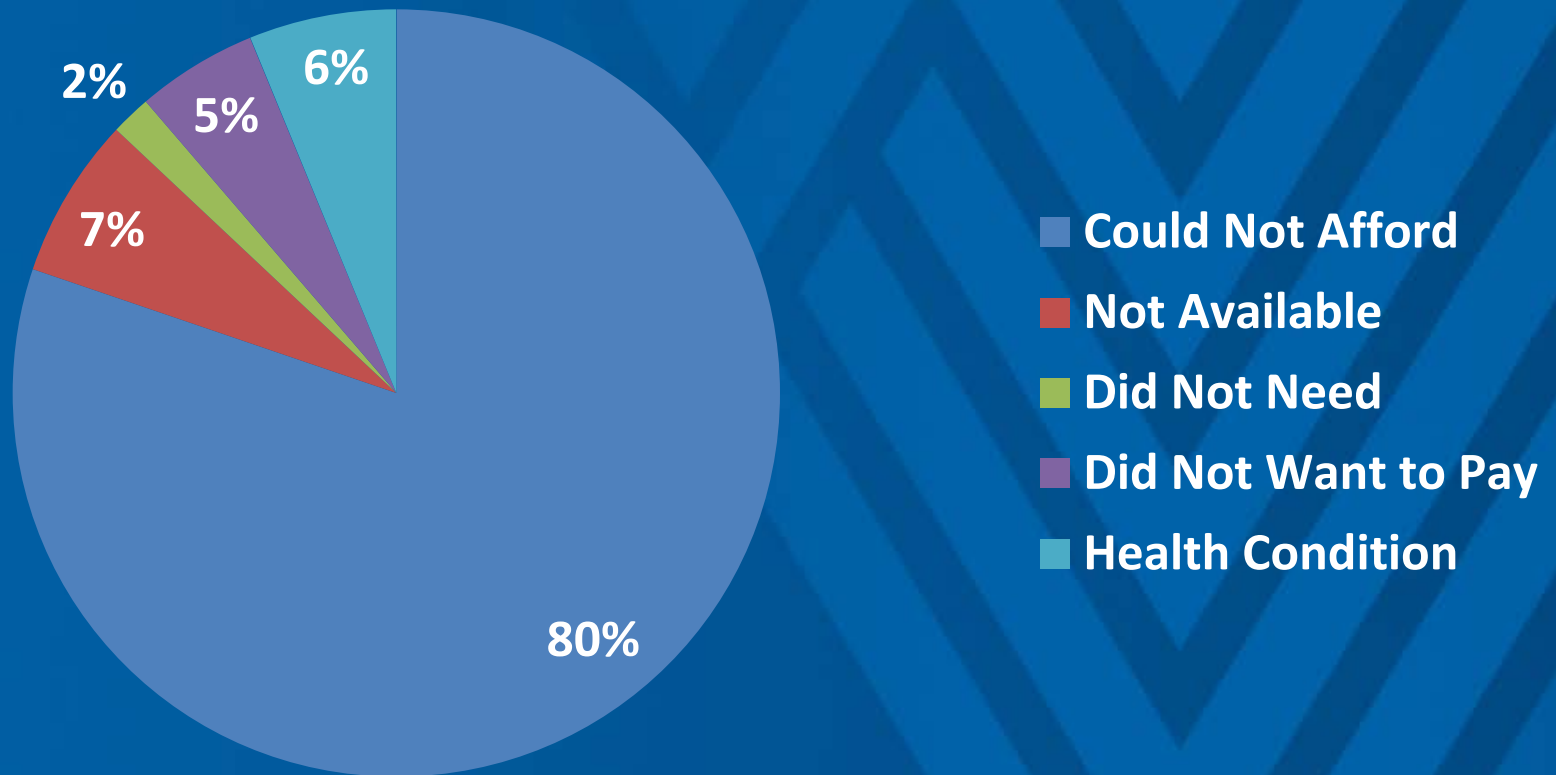


Do you currently cut your spending on basic needs such as food, utility bills, or housing in order to pay for insurance?



What is your primary reason for not having health insurance (select all that apply)?

Uninsured



n= 177



Supporting Comments - Affordability

- “Hopefully, colon, breast [screenings] will be covered. At present, a colonoscopy costs me, with insurance, over \$4,000 in Charleston - so my insurance premium is \$394 a month - covers nothing for colonoscopy - and mammograms (not covered) I get thru a clinic.”
- “I am very concerned that my life saving asthma medications do not come in generic form and are not covered by my insurance. They each cost \$300/month! So, I find myself begging various medical doctors for samples - constantly...”



Awareness and Interest in Health Insurance Marketplace



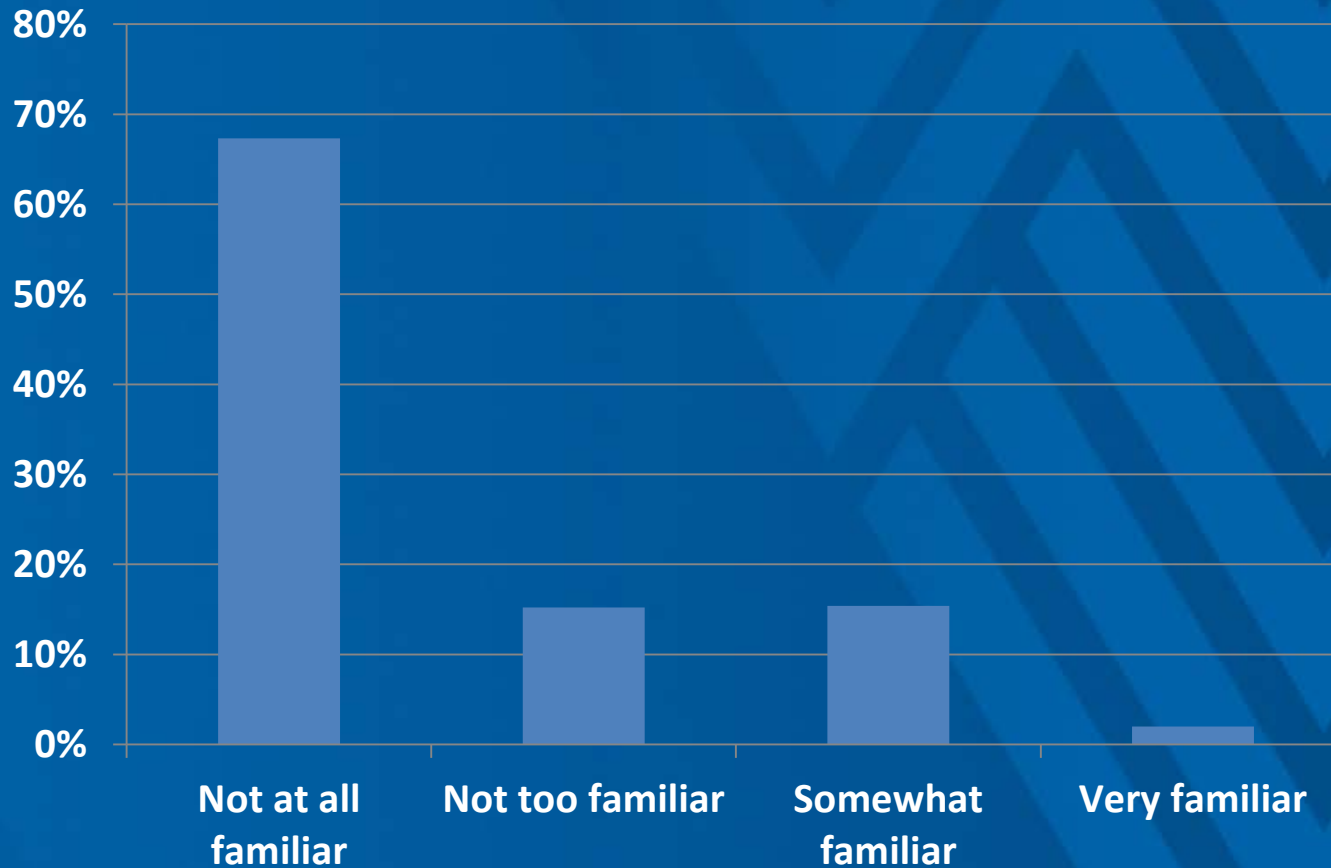
The **WV Health Insurance Marketplace/ Exchange** will allow individuals and small businesses to compare qualified health plans, find out if they are eligible for tax credits for private insurance or health programs such as Medicaid and the Children's Health Insurance Program (CHIP), and enroll in a health plan.

1. You can enroll on-line, by phone, mail, or in person beginning October 1, 2013.
2. Families and individuals with incomes of up to 400% of the federal poverty level will be eligible for subsidies (financial help).
3. Individuals and families buying insurance in the individual market will be guaranteed coverage for pre-existing conditions, and their premiums cannot vary based on their gender or medical history.

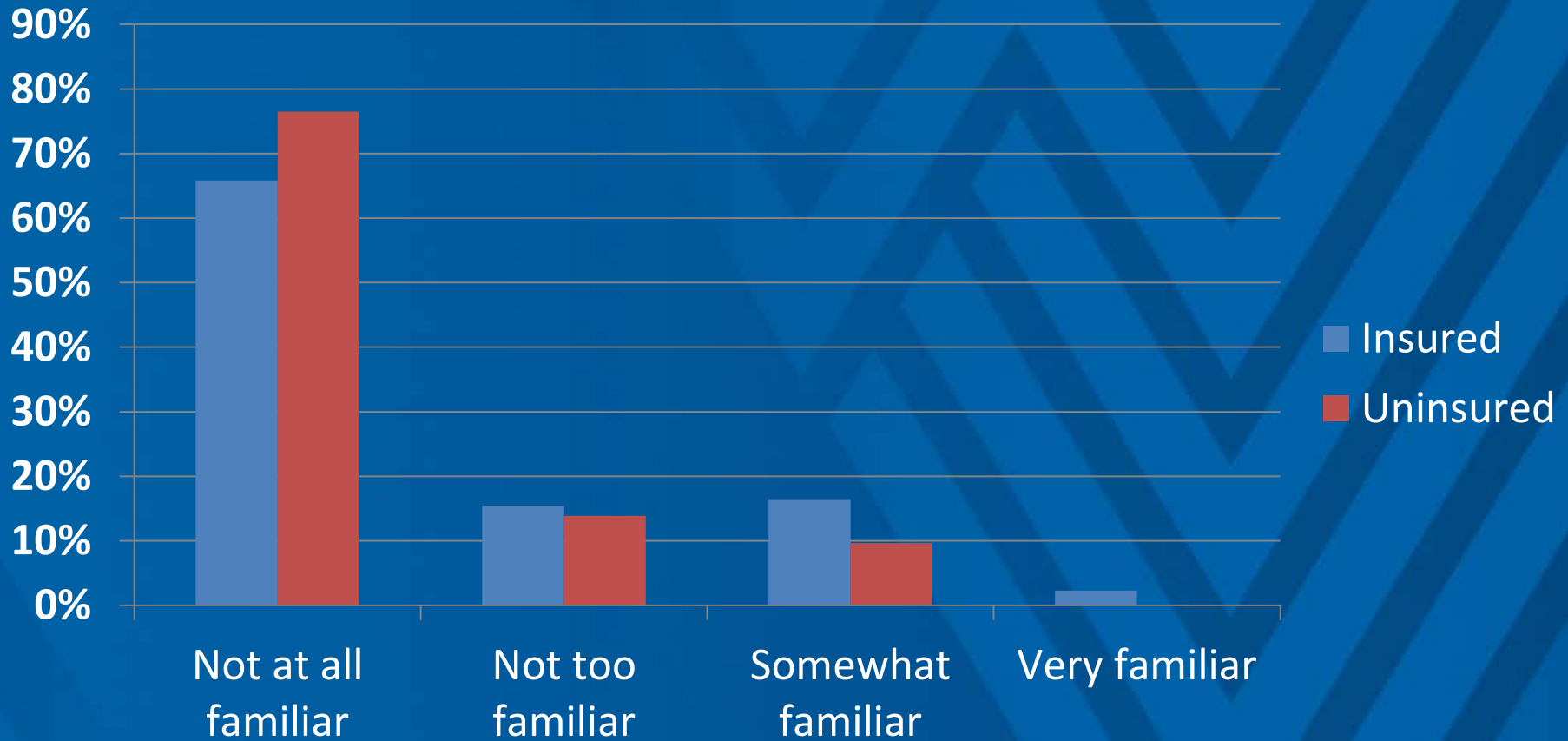
Find out more by visiting www.healthcare.gov or calling 1-800-318-2596 (TTY: 1-855-889-4325)



Before today, how familiar were you with the WV Health Insurance Marketplace/ Exchange?



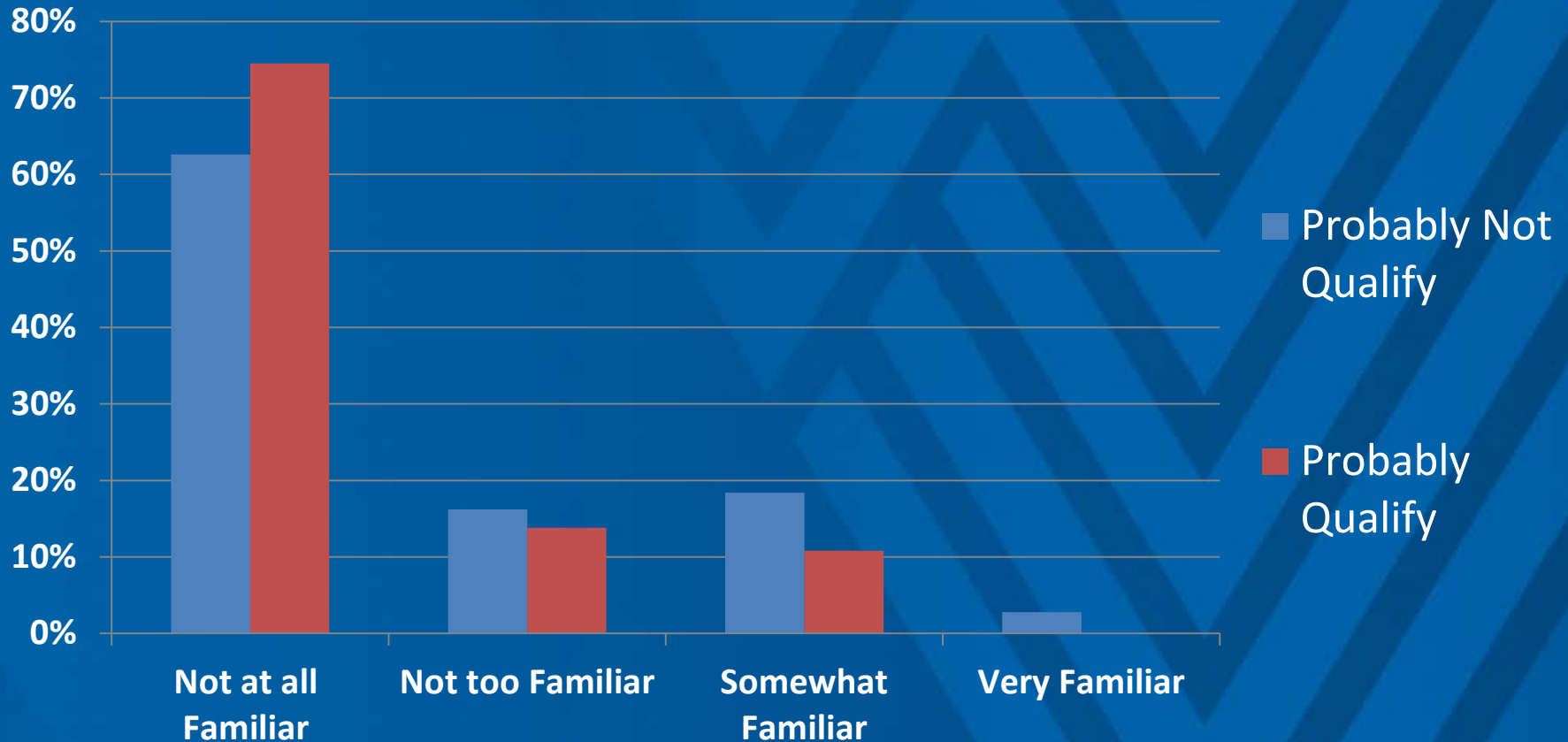
Before today, how familiar were you with the WV Health Insurance Marketplace/ Exchange?



n= 1,175



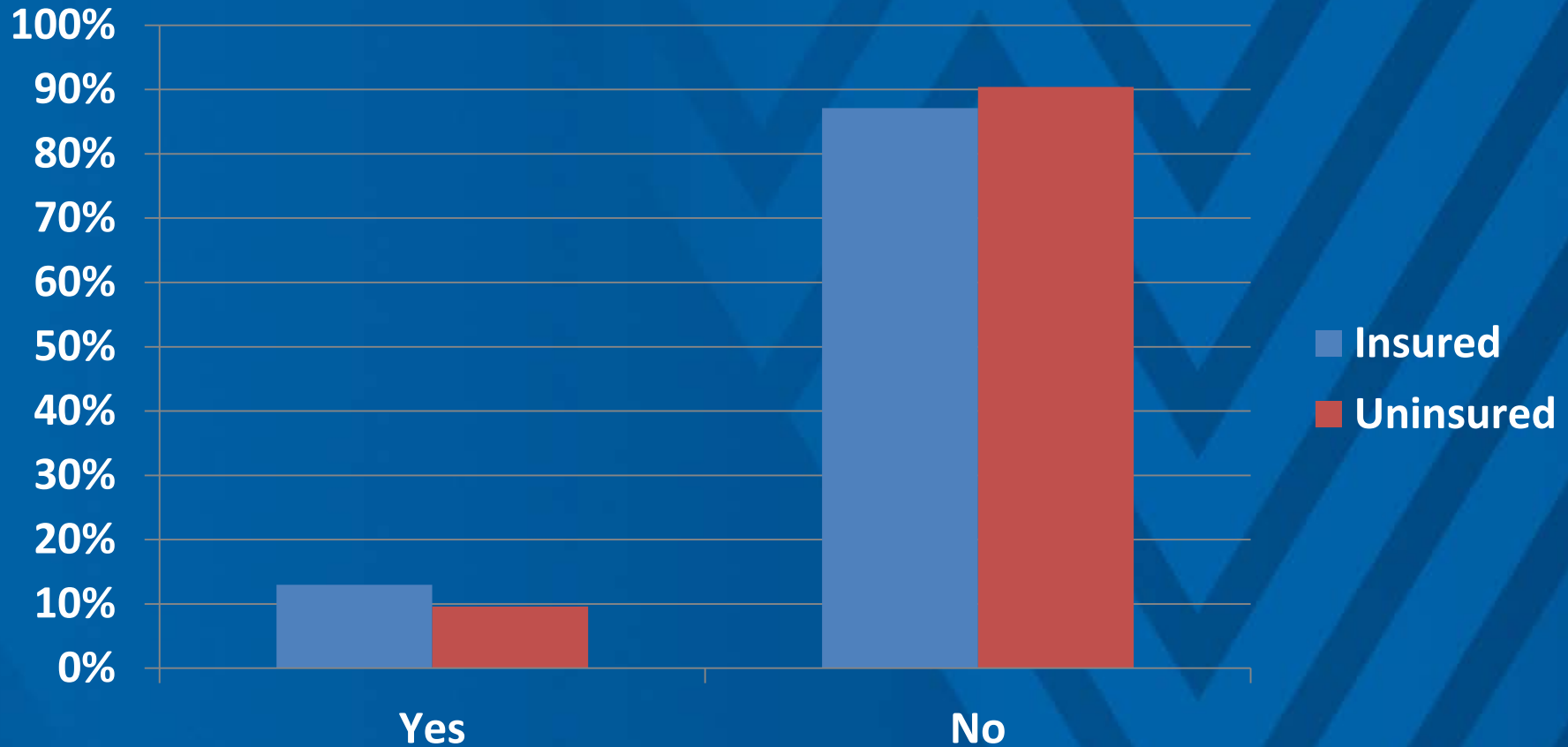
Before today, how familiar were you with the WV Health Insurance Marketplace/Exchange?



n= 1,170



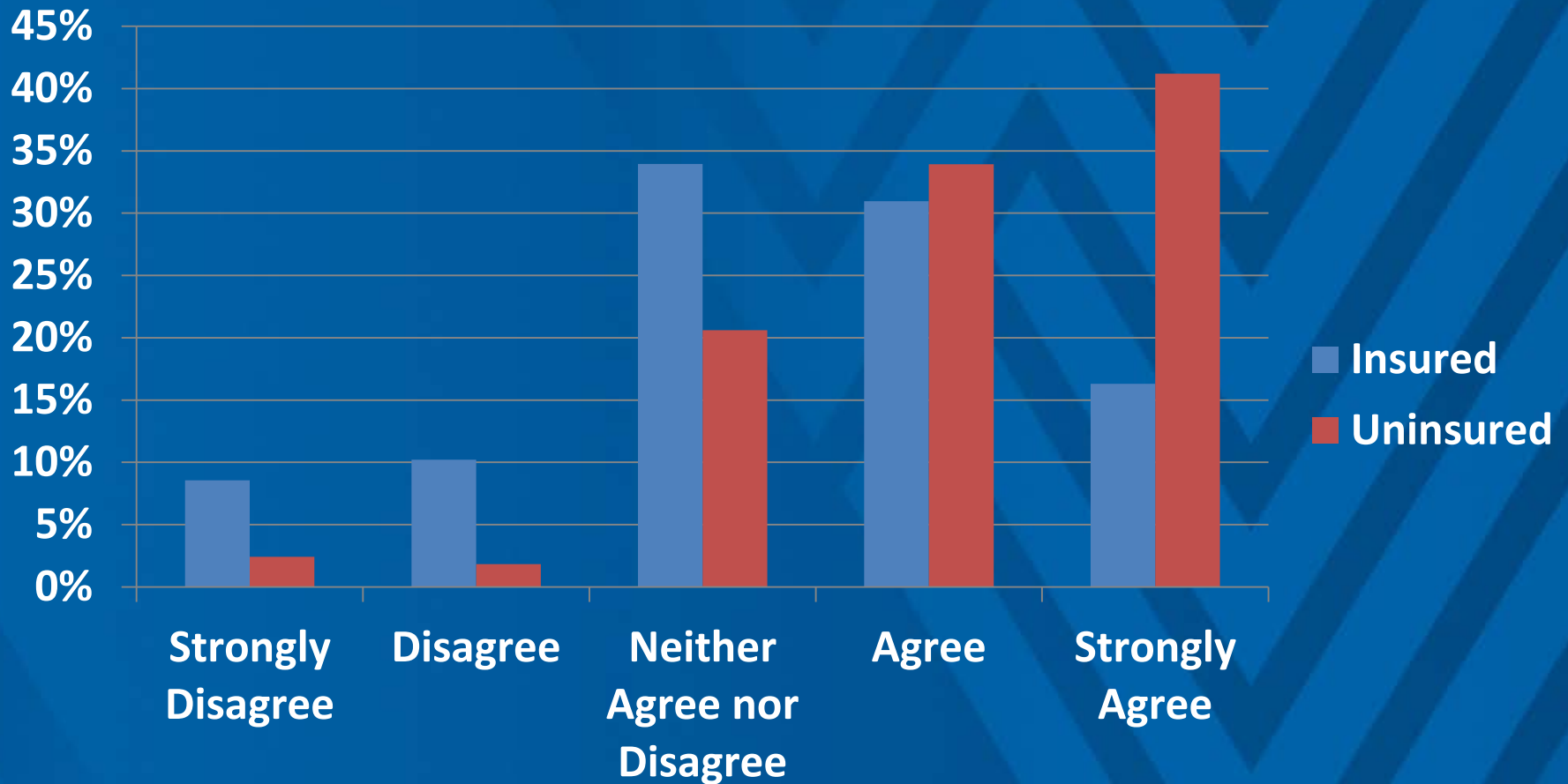
Before today, did you know the WV Health Insurance Marketplace will open on October 1?



n= 1,175



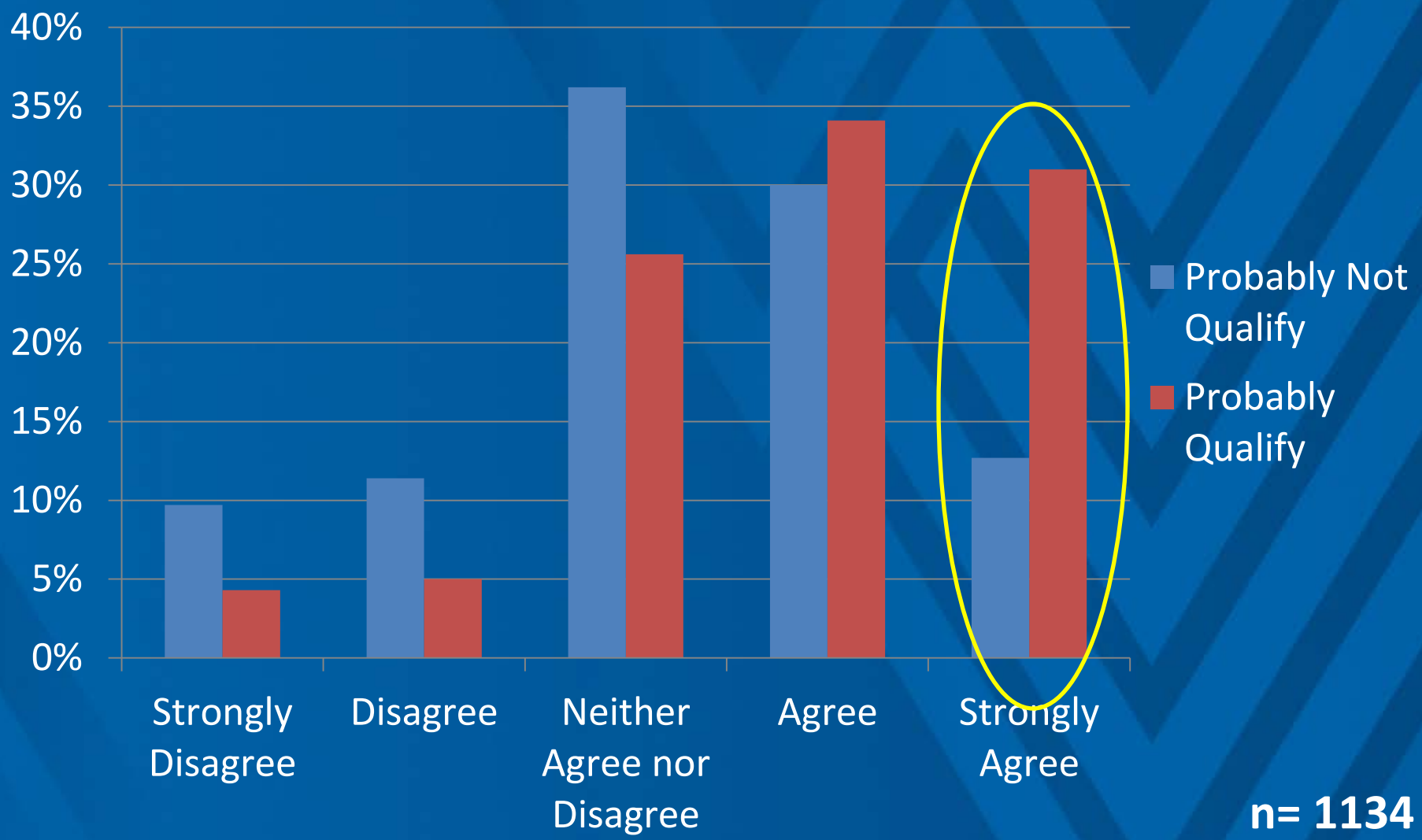
I am very interested in finding out more...



n= 1,134



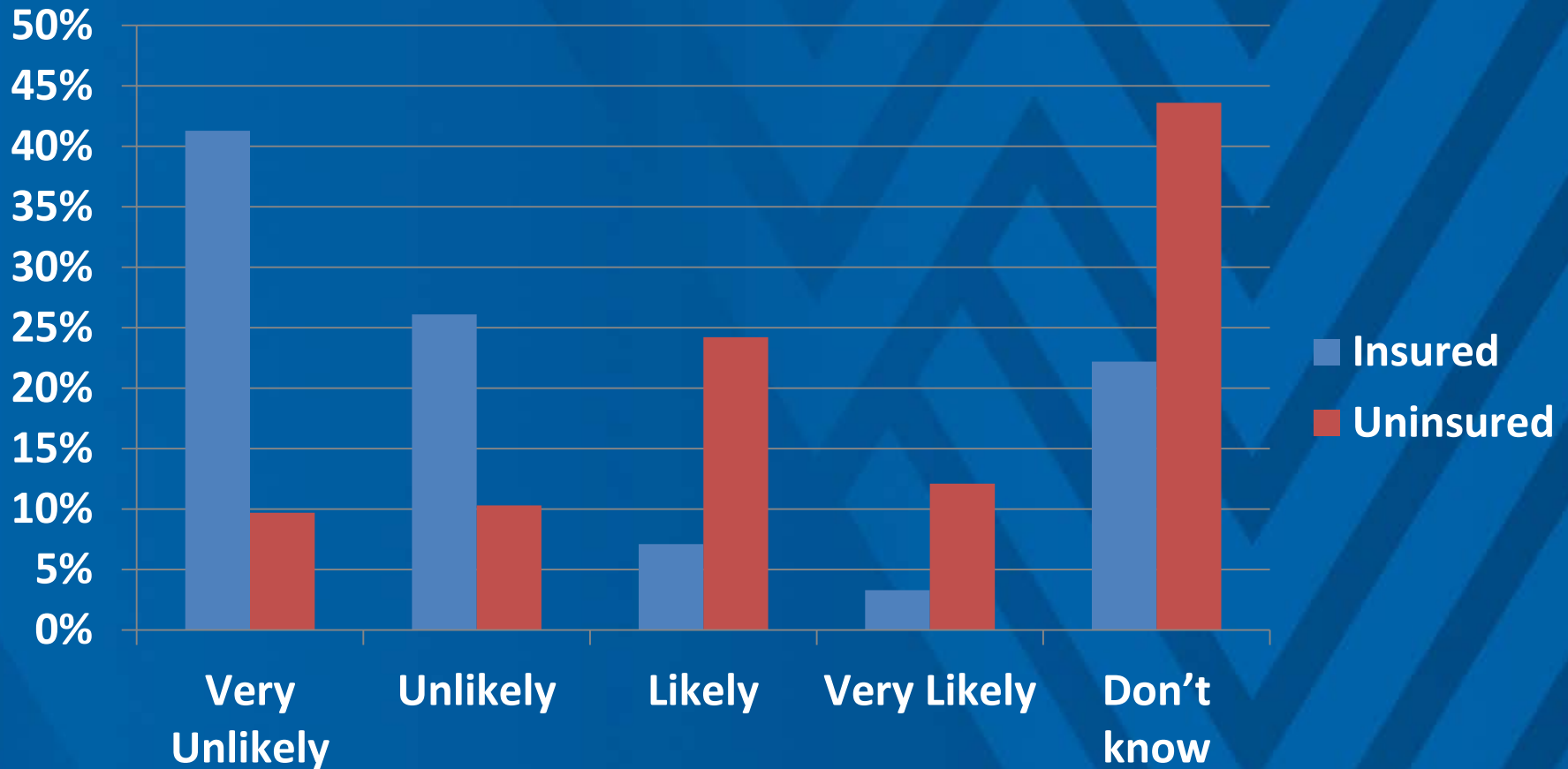
I am very interested in finding out more...



n= 1134



How likely is it that you will use the Marketplace/ Exchange to buy insurance...?



n= 1,165



Supporting Comments – Awareness & More Information

- “Is this the same thing as what is known as **Obamacare**? I am familiar with some aspects of that law, but am not aware of what the WV HIM/E is.”
- “I would like information to be provided in a more hierarchical format and at the lowest level of the hierarchy to have substantive detail. **I find myself reading over and over again the same info from multiple sources and when I'm finished reading it all, I've learned nothing new but still have not found what I'm looking for.**”

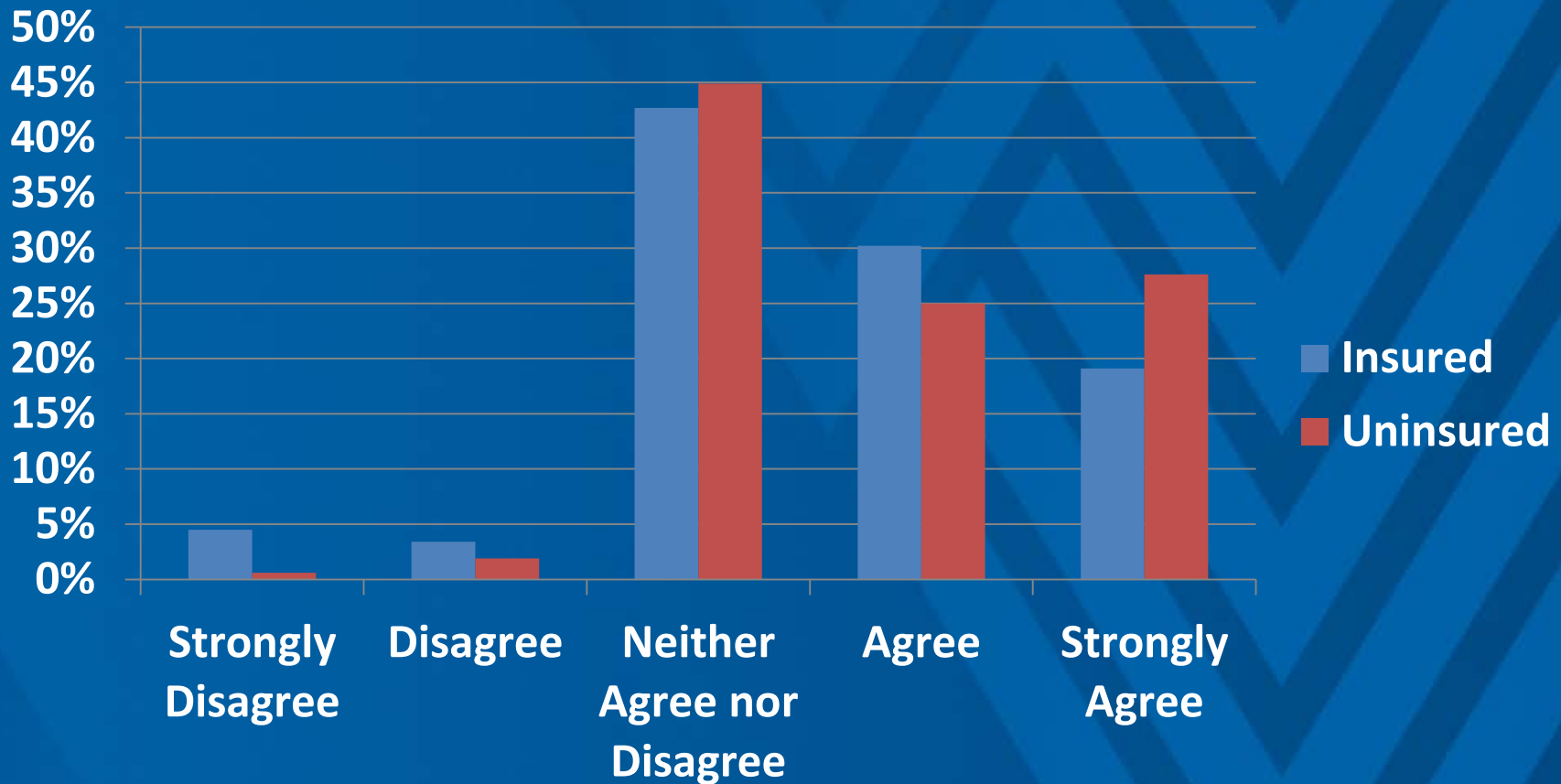


Supporting Comments – Awareness & More Information

- “Thank you for sending this. Otherwise I'd have known nothing about it.”
- “I work in the health field. I have a lot of patients that can not afford their medications. I work in a 340B clinic, so our medication prices are much cheaper than an open door pharmacy and some patients still have to **choose between medicine and food...** There are so many people that do not have any type of health coverage in southern WV. Looking forward to learning more about WV Health Insurance Marketplace/Exchange.”



The Marketplace / Exchange is a good thing for the people of WV



n= 1,092



Supporting Comments – “good thing...”

- “We must be sure everyone has access to affordable health insurance!”
- “Hope it happens. I will be unable to continue to buy health insurance and pay the full monthly premium on my own. It is taking **ALL of my savings.**”
- “I live in **daily fear** of not being able to get good medical health [care] when I need it...”



Critical Comments

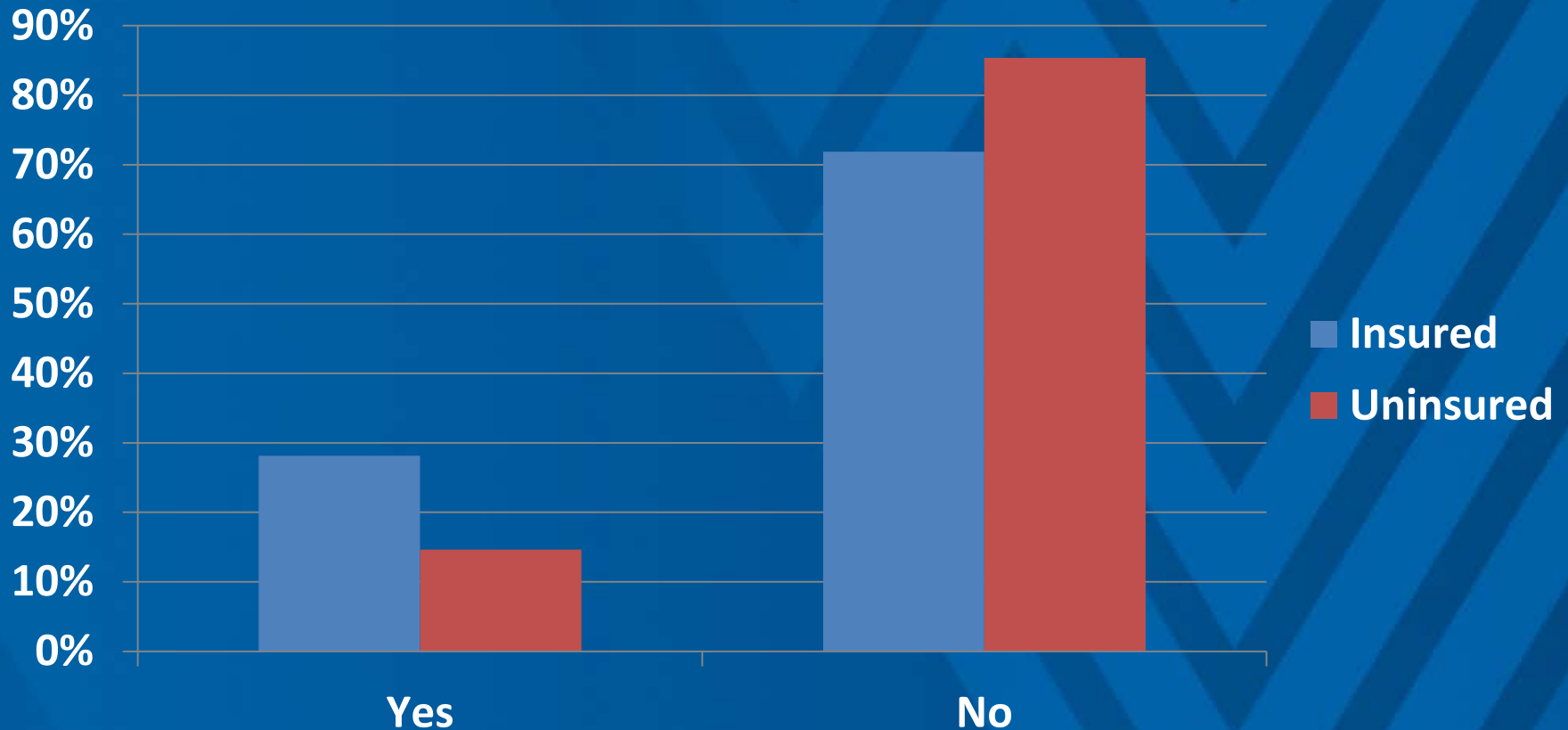
- “I don't think people should be forced to buy insurance if they are in good health.”
- “I believe that lowering the cost of general healthcare is more important and would be more beneficial to citizens than requiring those who cannot afford healthcare to pay for insurance.”
- “The government has no right to force people to buy health insurance. This will only increase unaffordable insurance costs. Instead of increasing insurance coverage, government should be trying to decrease healthcare costs... Government needs to find a way to reduce healthcare costs...”
- “Health care provided by the government will be inadequate and too expensive. Making those that work hard to afford a decent life style support those that don't (and won't) is fundamentally wrong and will cause more problems than solutions.”



Awareness of Subsidies/ Financial Help



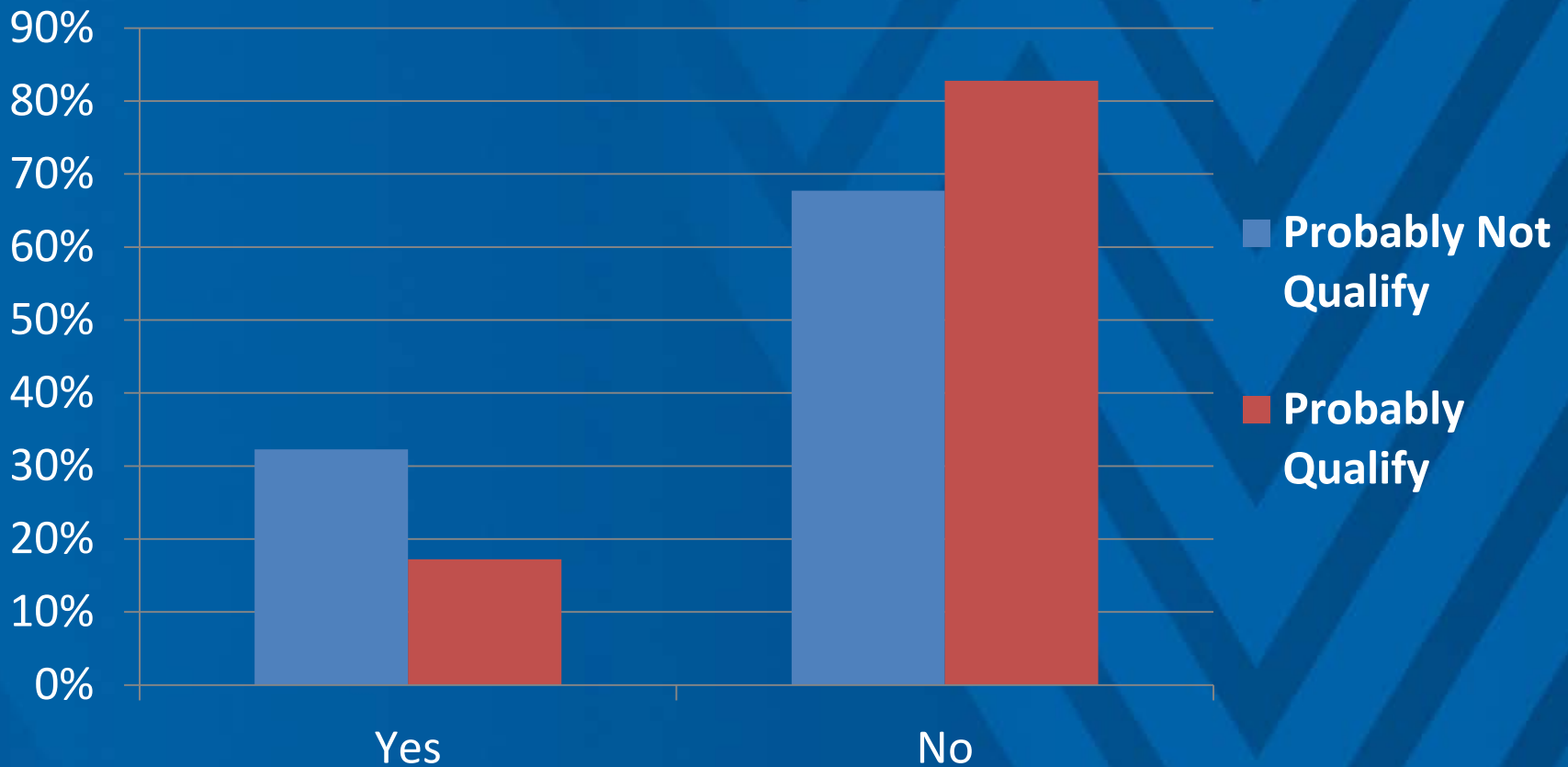
Before today, did you know people would be able to get financial help from the government...?



n= 1,170



Before today, did you know people would be able to get financial help from the government...?



n= 1,170



Probably Qualify Measure

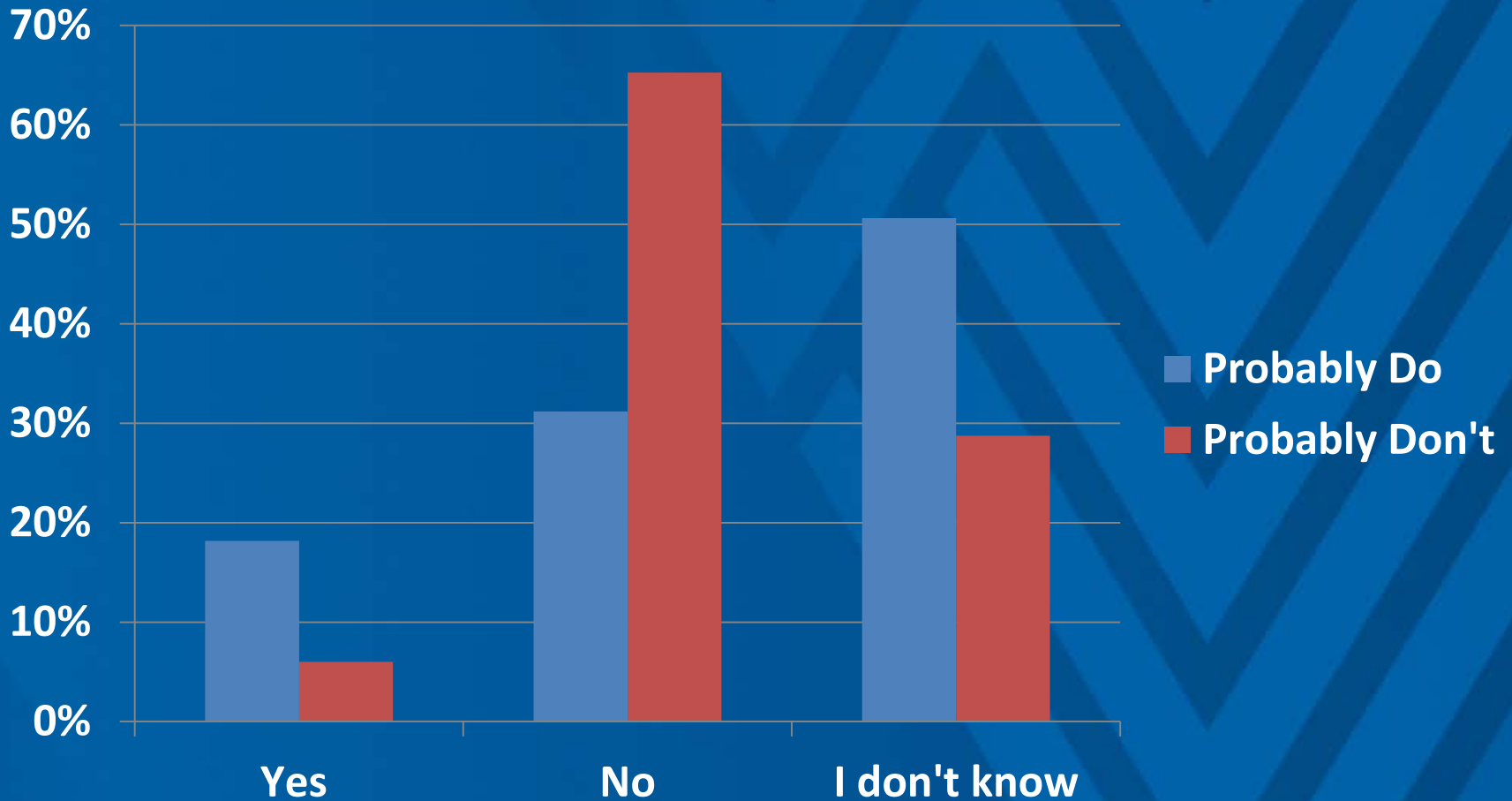
Does your family make more than the following?

FAMILY SIZE	YEARLY INCOME
1	\$48,283
2	\$65,167
3	\$82,051
4	\$98,935
5	\$115,819
6	\$132,703

Source: www.healthcare.gov

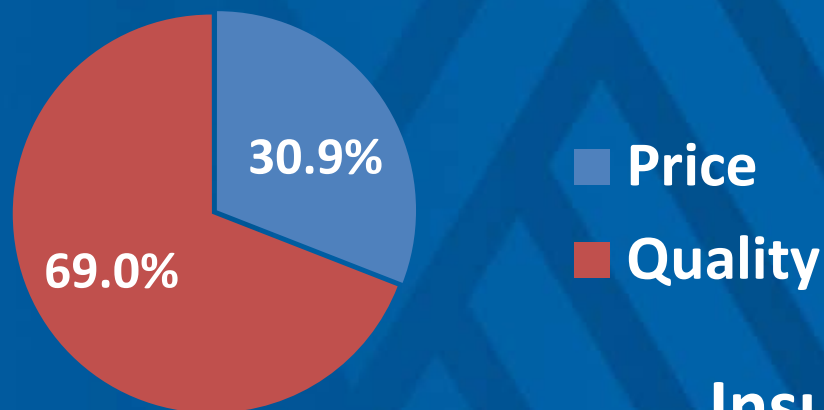


Do you think you and/ or your family will qualify for subsidies...?

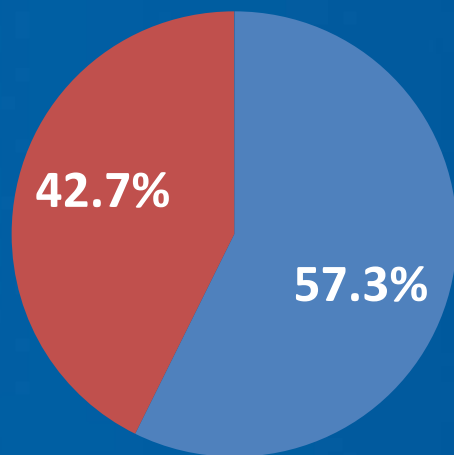


If you had to choose one, which is more important when buying health insurance?

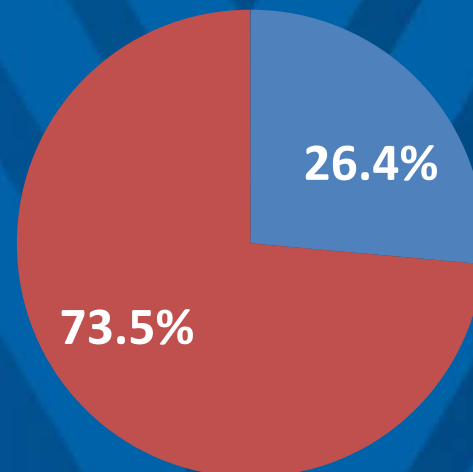
Total



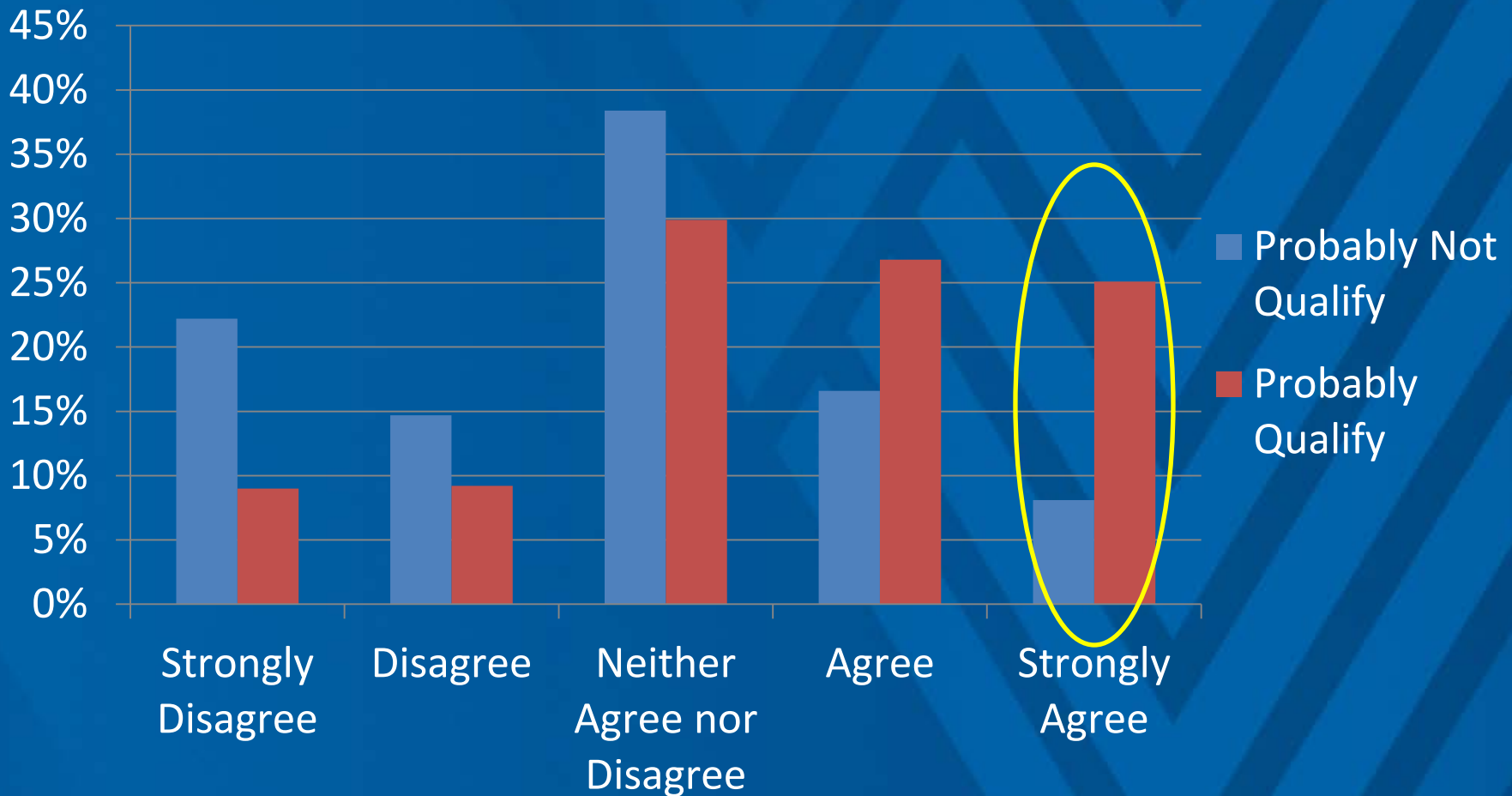
Uninsured



Insured



Financial help from the government is important in my decision to buy health insurance



Major Take Aways

- General awareness about key provisions of the Marketplace is low.
- Awareness of the individual mandate is high.
- WV citizens are not aware that financial assistance is available to help buy insurance if they use the Marketplace
- Cost is **the** primary factor among the uninsured



Major Take Aways

- Most people who are likely to qualify for subsidies either don't know whether they qualify or feel that they do not qualify
- Uninsured individuals are interested in using and learning more about the Marketplace and the majority feel it is a good thing for the state
 - There **is** a receptive audience.



Acknowledgements

- WVU Team
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 - Pam King
 - Jeff Wiseman
 - Ellen J. Potter



Thank you

For more information:

Paula.Fitzgerald@mail.wvu.edu

Tbias@mail.wvu.edu

