

Center *for* Mississippi
Health Policy

CHART BOOK:

**HEALTH INSURANCE COVERAGE:
KNOWLEDGE, ATTITUDES
AND BEHAVIORS OF MS ADULTS**

February 2014

Overview of the Survey

**Health Insurance Knowledge, Attitudes, and
Behaviors of Mississippi Residents**

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**Final Report
Prepared for The Center for Mississippi Health Policy
Jackson, Mississippi
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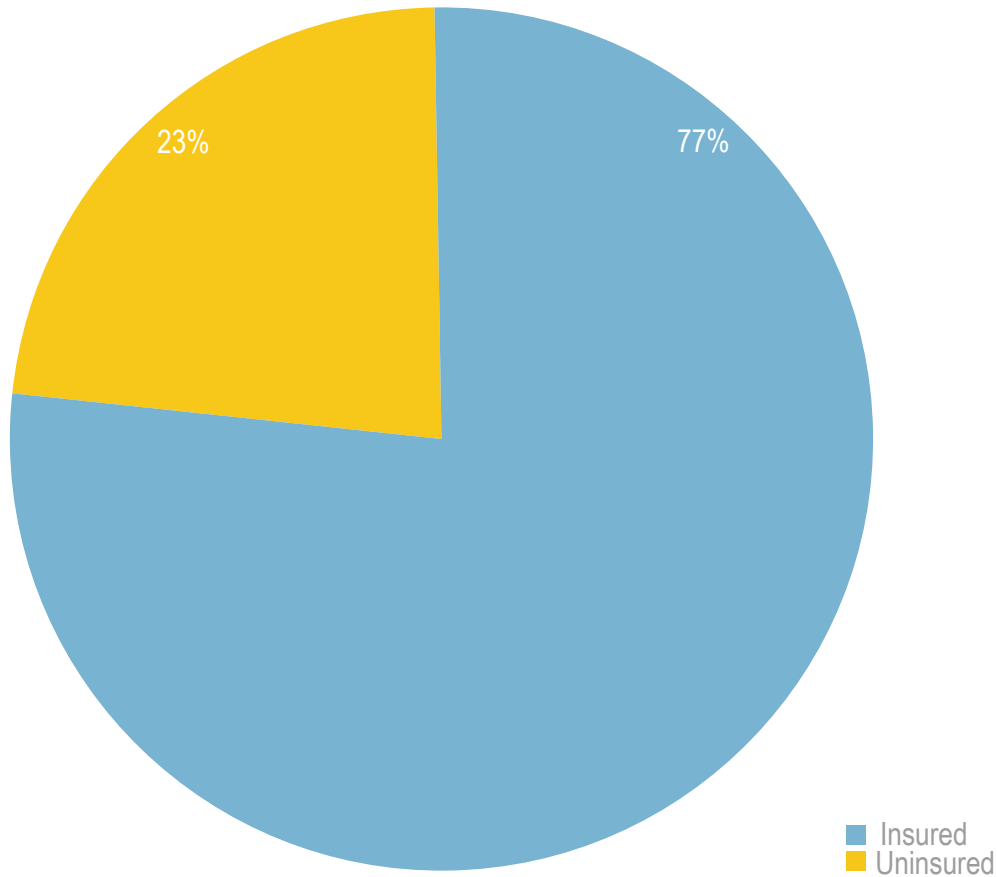
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The Center for Mississippi Health Policy commissioned researchers at the School of Public Health at the University of Alabama at Birmingham (UAB) to survey non-elderly Mississippi adults to assess their knowledge, attitudes, and behaviors related to health insurance and the Affordable Care Act (ACA).

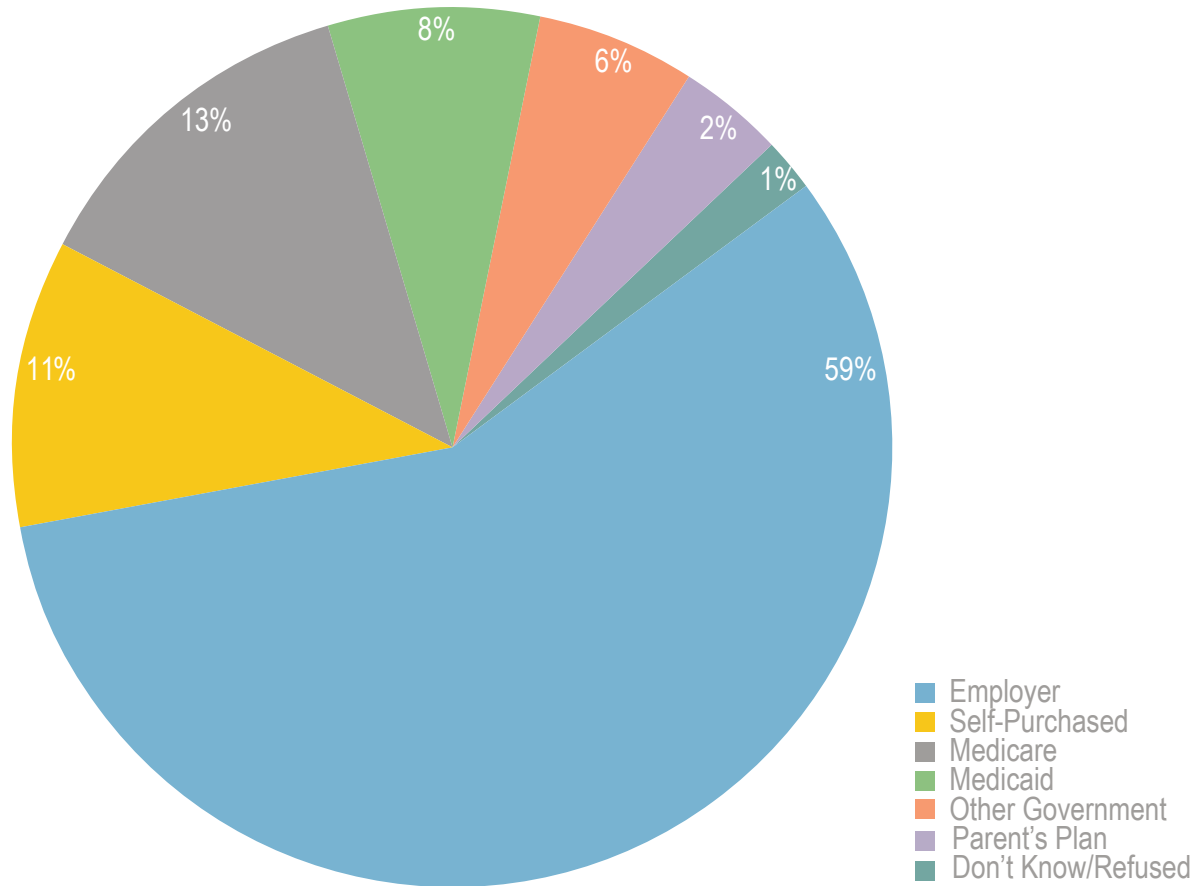
The survey was conducted by telephone in September and October 2013, and covered a representative sample of non-elderly Mississippi adults. The full results of the survey, including detailed methodology, along with an Issue Brief on the study, are available at mshealthpolicy.com.

Health Insurance Coverage Status



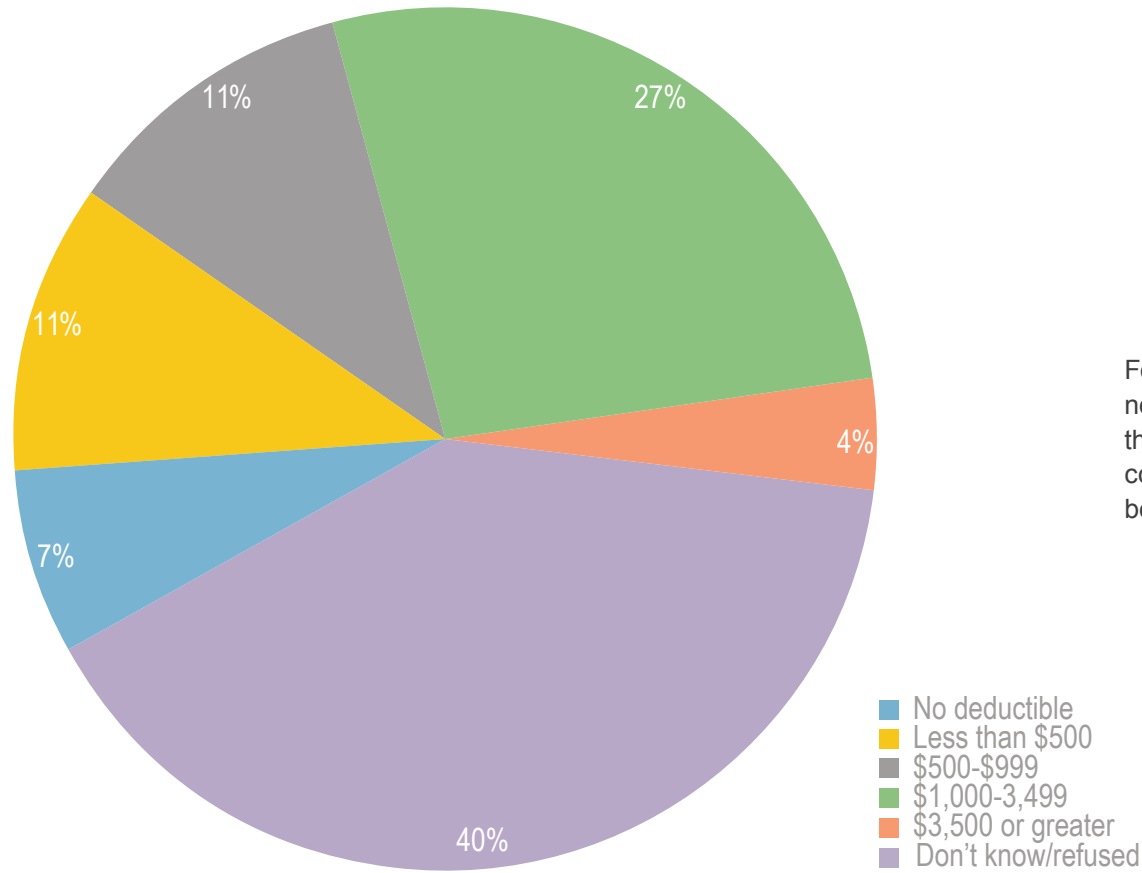
When asked, “Are you now covered by any form of health insurance or health plan,” over three-fourths (77%) of the representative sample of non-elderly Mississippi adults indicated that they were covered, and about one-fourth (23%) answered that they were not covered. This is a similar proportion to coverage statistics reported by the Census Bureau in the American Community Survey (2012), where 75 percent of non-elderly Mississippi adults were described as insured, and 25 percent were described as uninsured.

Source of Health Insurance Coverage



When asked “If covered by insurance, which of the following is your main source of health insurance coverage,” more than half (59%) of insured respondents stated that they obtained coverage through their employer. Only one in ten (11%) reported using a “self-purchased” plan, and more than a quarter (27%) were on some form of subsidized coverage (Medicare, Medicaid or a non-specified “government” plan).

Health Insurance Deductible Amount



Forty percent of respondents either did not know or did not reveal the amount of their health insurance deductible. The most common deductible range reported was between \$1,000 and \$3,499.

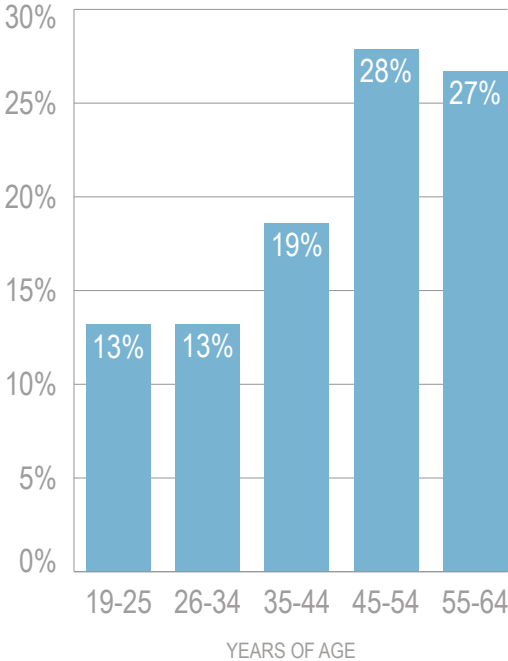
Self-Reported Health Status by Coverage Status

HEALTH STATUS	UNINSURED	INSURED	TOTAL
Excellent	18%	24%	23%
Good	40%	49%	47%
Fair	24%	17%	19%
Poor	15%	9%	10%
Don't Know/Not Sure	2%	<1%	1%

*Note: Percentages may not total to 100% due to rounding.

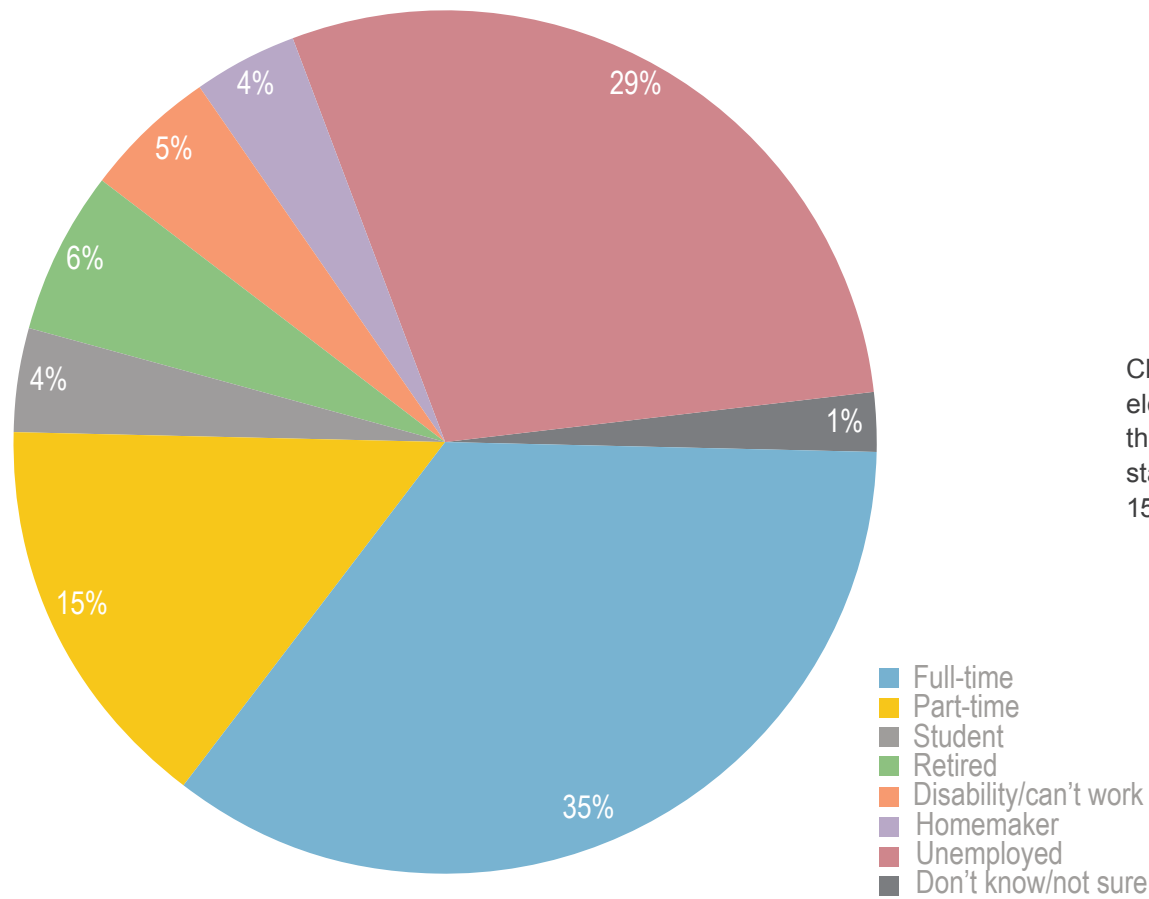
Overall, respondents without health insurance reported poorer health status than those with health insurance.

Uninsured by Age Group



The majority (55%) of the uninsured non-elderly Mississippi adults surveyed fell into the 45-64 age group. Another one in five (19%) of the uninsured non-elderly Mississippi adults were between 35-44 years of age, and 26 percent were less than 35 years of age.

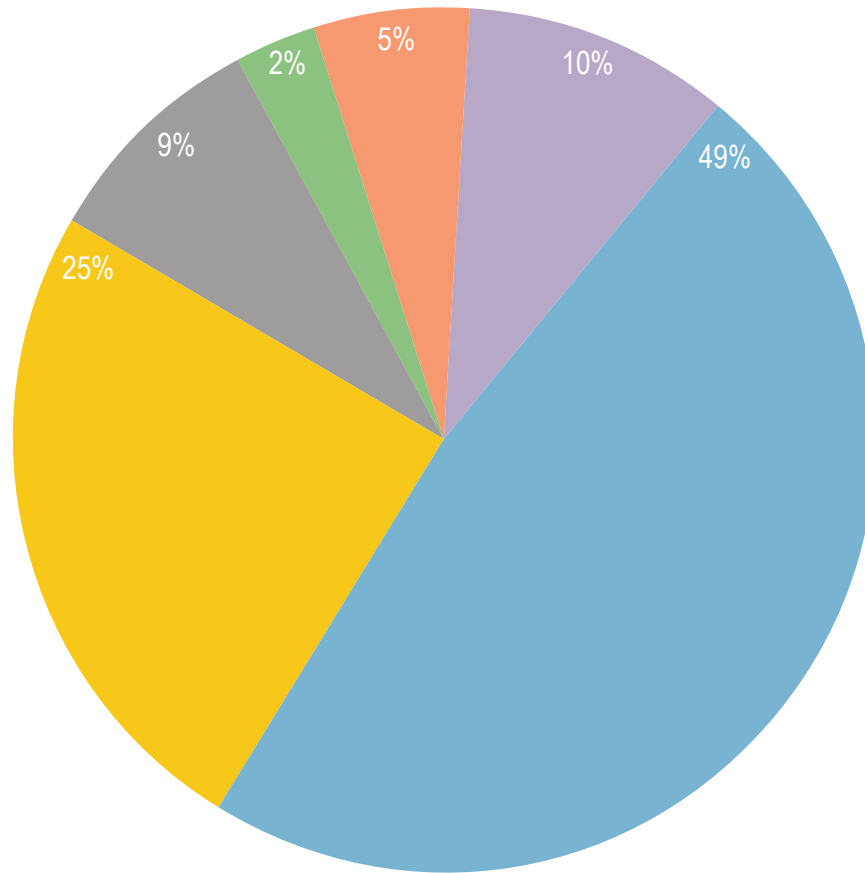
Uninsured by Employment Status



Close to one third (29%) of the uninsured non-elderly Mississippians surveyed stated that they were unemployed. Another 35 percent stated that they were employed full-time, and 15 percent part-time.

*Note: Percentages may not total to 100% due to rounding.

Reasons Given for Not Having Health Insurance



*Note: Percentages may not total to 100% due to rounding.

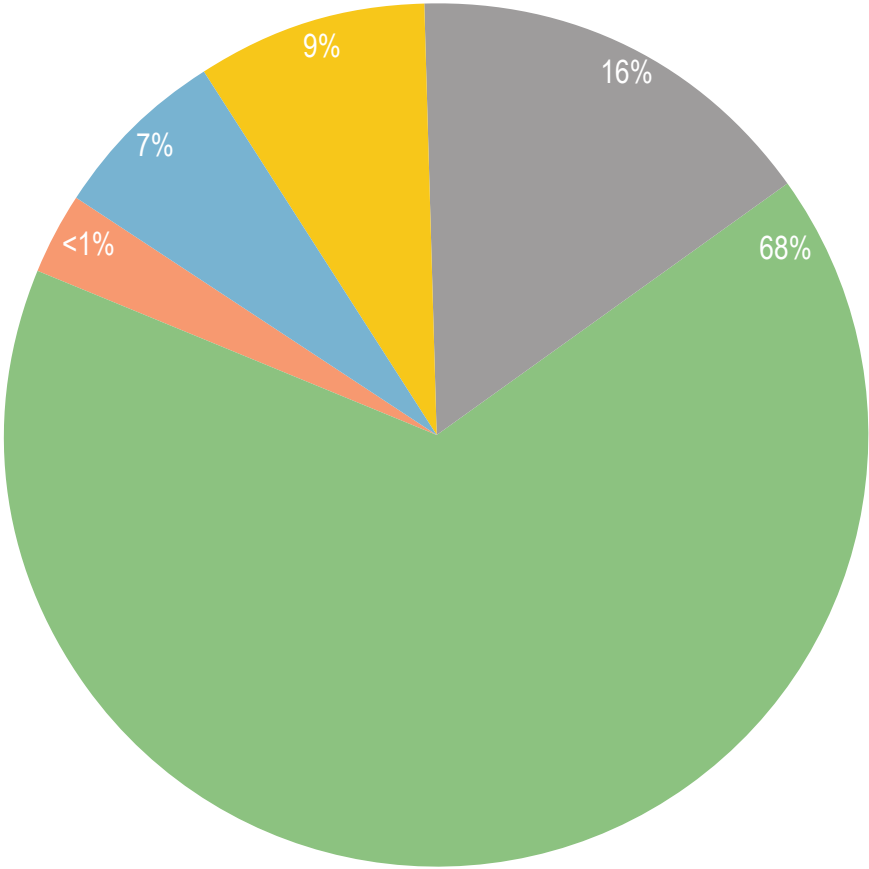
When asked, “If not covered by insurance, what is the main reason you do not currently have health insurance,” results varied. Almost half (49%) of the uninsured said that health insurance was too expensive.

Employment was cited as a factor in over a third of the replies: a quarter (25%) cited unemployment as the reason they lacked coverage, and another nine percent stated that they did not have insurance because either their employer did not offer it or they were not eligible for employer-based coverage.

Only two percent of respondents stated they did not have health insurance because they “don’t need it.”

- Too expensive
- Unemployed
- Employer doesn't offer/not eligible for employer coverage
- Don't need it
- Can't get it
- Other

Length of Time Without Health Insurance Coverage



When asked: “If not covered by insurance, how long have you been uninsured,” responses varied:

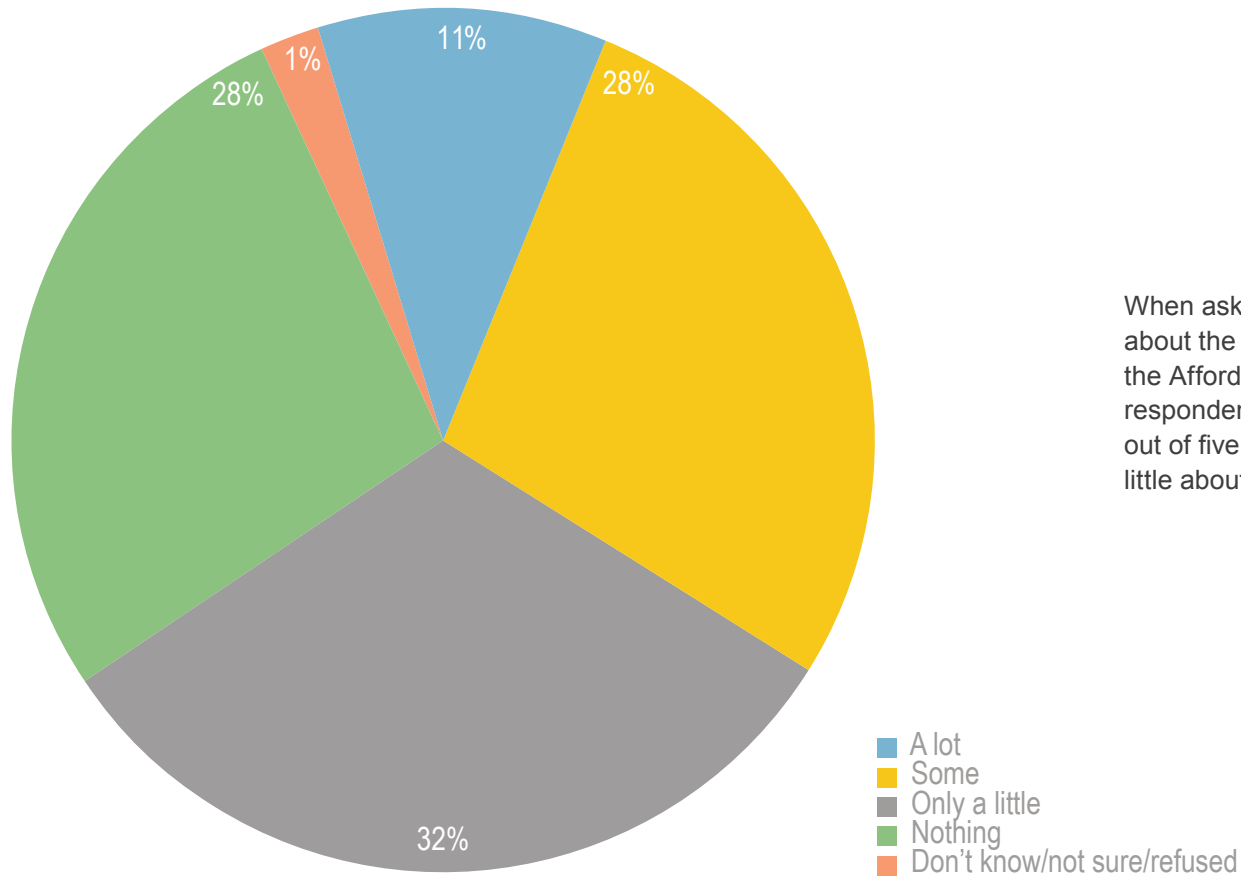
- 84 percent without insurance have been uninsured for over a year
- 68 percent without insurance had been uninsured for over two years

This indicates that lack of health insurance is a long-term situation.

- Less than 3 months
- 3 months to 1 year
- 1 to 2 years
- 2 or more years
- Don't know/not sure

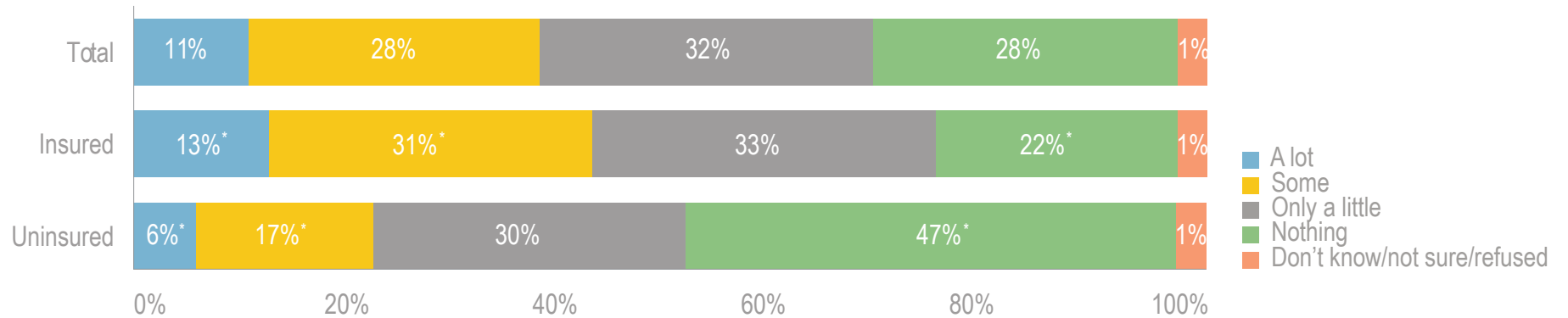
*Note: Percentages may not total to 100% due to rounding.

Knowledge of the Affordable Care Act Overall



When asked, “How much do you know about the health reform law known as the Affordable Care Act (ACA),” survey respondents report little knowledge. Three out of five (60%) say they know nothing or little about the ACA.

Knowledge of the Affordable Care Act by Coverage Status

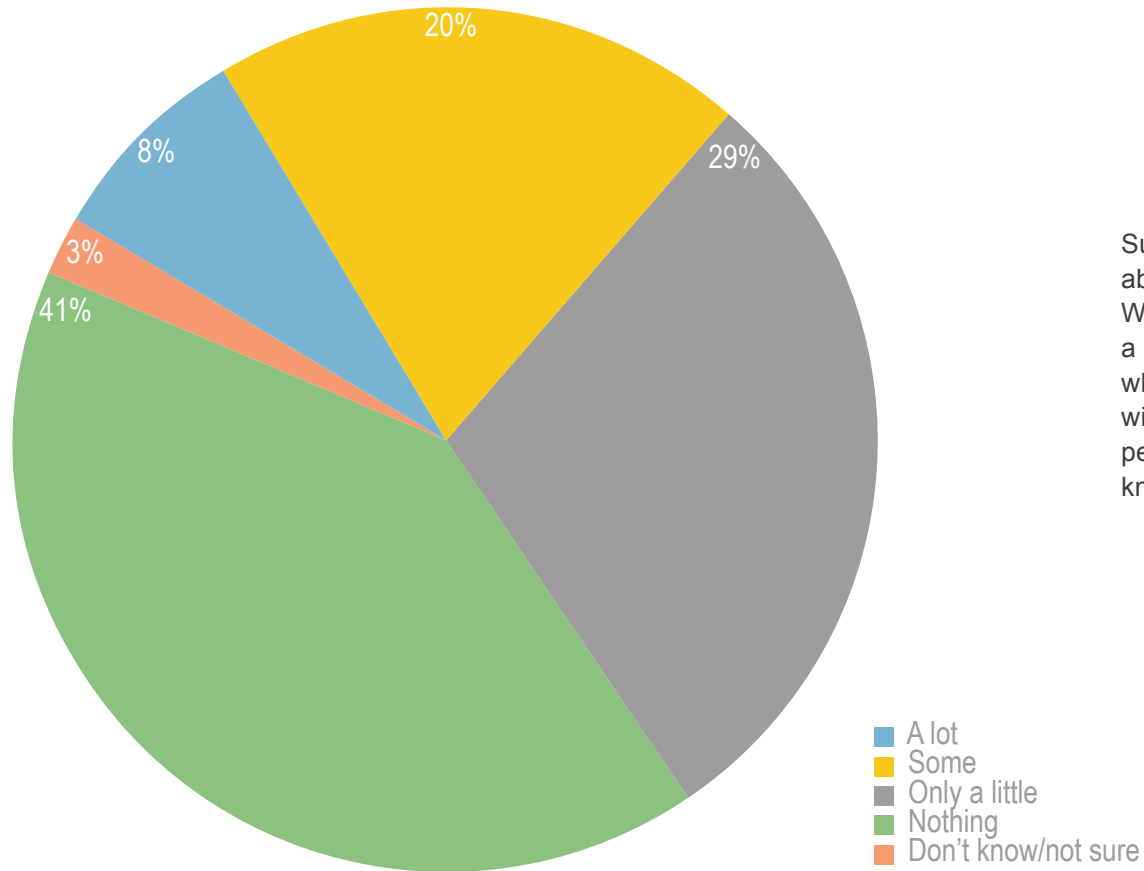


*Note: Difference in responses between insured and uninsured is statistically significant. Percentages may not total to 100% due to rounding.

Responses to the question “How much do you know about the health reform law known as the Affordable Care Act (ACA)” differed significantly between those who were insured and those who were uninsured.

- More than three-quarters (77%) of the uninsured respondents said they knew “only a little” or “nothing” about the ACA. Over half (55%) of the insured respondents said they knew “only a little” or “nothing” about the ACA. The proportion of uninsured respondents who report knowing “nothing” of the ACA is more than twice that of the insured respondents
- About a third (31%) of the insured respondents knew “some,” compared with 17 percent of uninsured respondents
- A higher percentage (13%) of the insured respondents knew “a lot,” compared with uninsured respondents (6%)

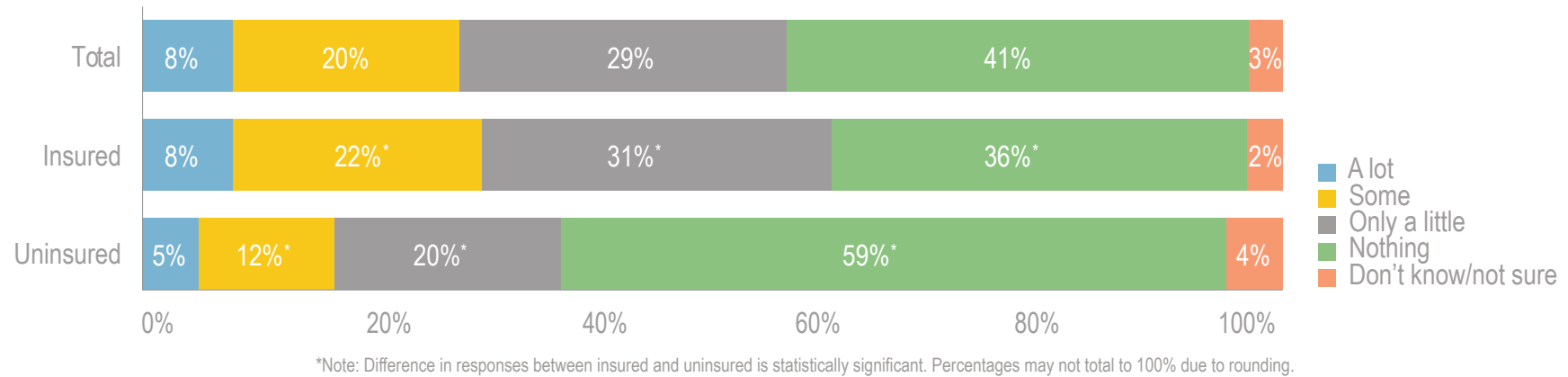
Knowledge of the Health Insurance Marketplace Overall



Survey respondents report little knowledge about the Health Insurance Marketplace. When asked “How much do you know about a health insurance exchange or marketplace, where people may buy health insurance, which will be available under the ACA,” seventy percent of Mississippians surveyed reported knowing little or nothing.

Note: Percentages may not total to 100% due to rounding.

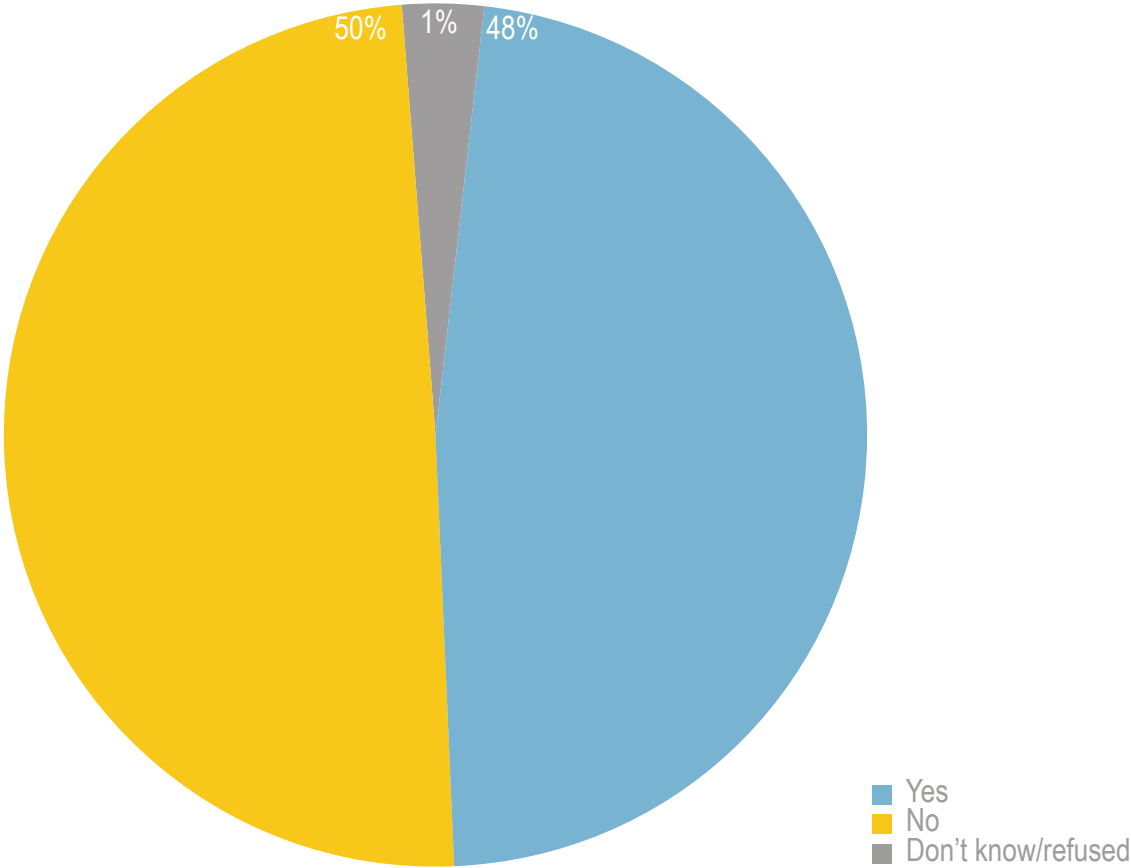
Knowledge of the Health Insurance Marketplace by Coverage Status



When examined by insurance coverage status, results show that the uninsured report knowing less than the insured about the Health Insurance Marketplace:

- The uninsured report significantly higher rates of knowing nothing (59%) compared with the insured (31%)
- The insured report significantly higher rates of knowing “only a little” (31%) or “some” (20%) about the Health Insurance Marketplace, compared with the uninsured (20% and 12%, respectively)

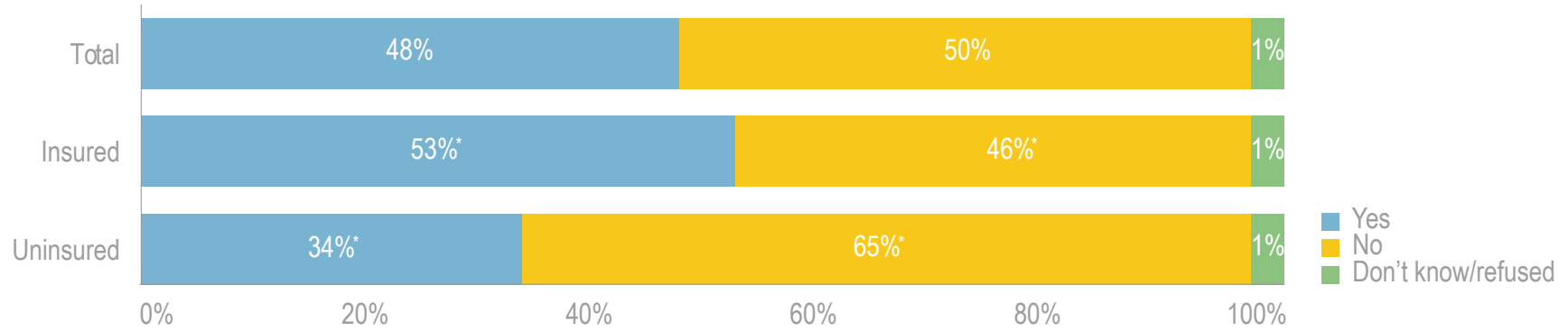
Knowledge of the Open Enrollment Overall



When asked “Are you aware of the open enrollment period for obtaining health insurance coverage through the health insurance exchange or marketplace beginning on October 1, 2013,” only slightly fewer than half of the respondents answered “yes.”

*Note: Percentages may not total to 100% due to rounding.

Knowledge of the Open Enrollment Period by Coverage Status

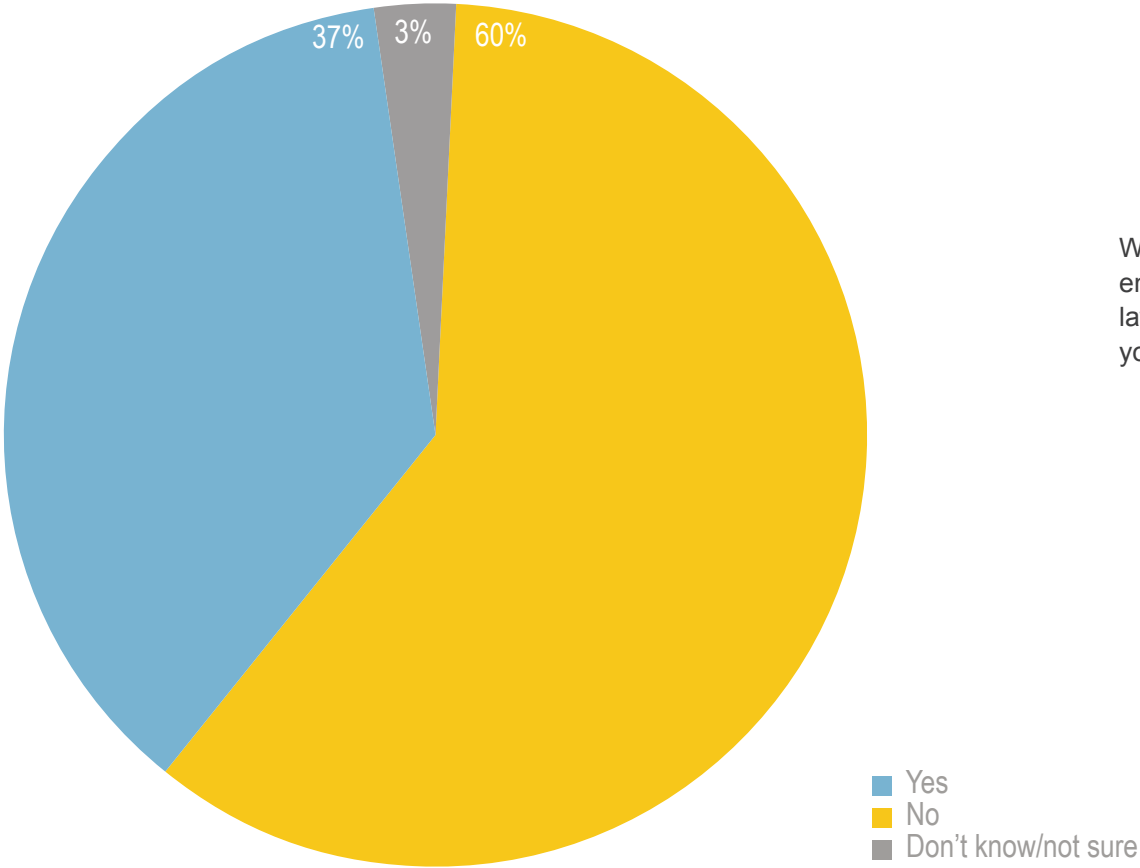


*Note: Difference in responses between insured and uninsured is statistically significant. Percentages may not total to 100% due to rounding.

The uninsured report significantly lower rates of knowledge than the insured about the open enrollment period:

- 65 percent of uninsured respondents replied “no” (compared with 46% of insured respondents)
- 53 percent of insured respondents answered “yes” (compared with 34% of uninsured respondents)

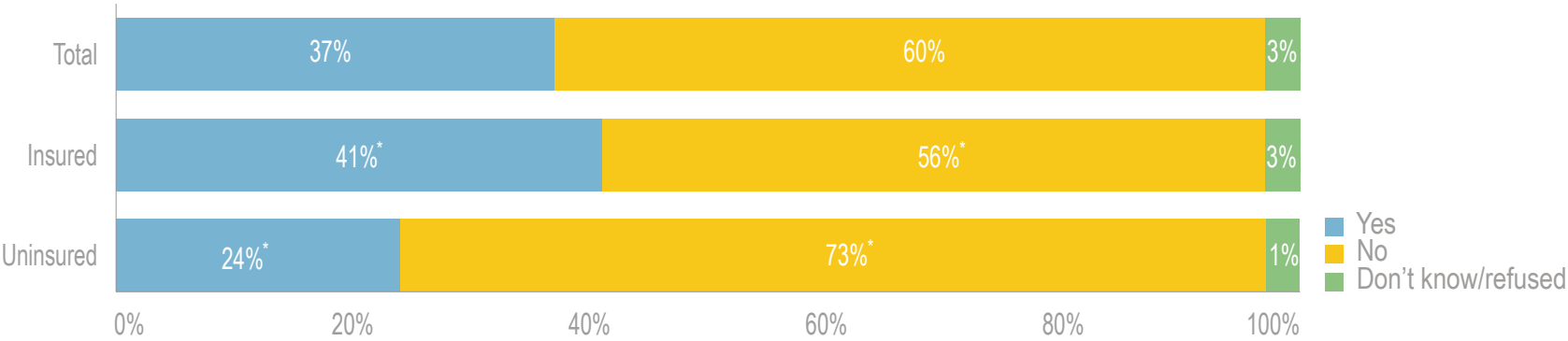
Availability of Information Overall



When asked, “Do you believe you have enough information about the health reform law to understand how it will affect you and your family,” responses varied:

- Only 37 percent of survey respondents say they have enough information
- 60 percent of survey respondents did not have enough information

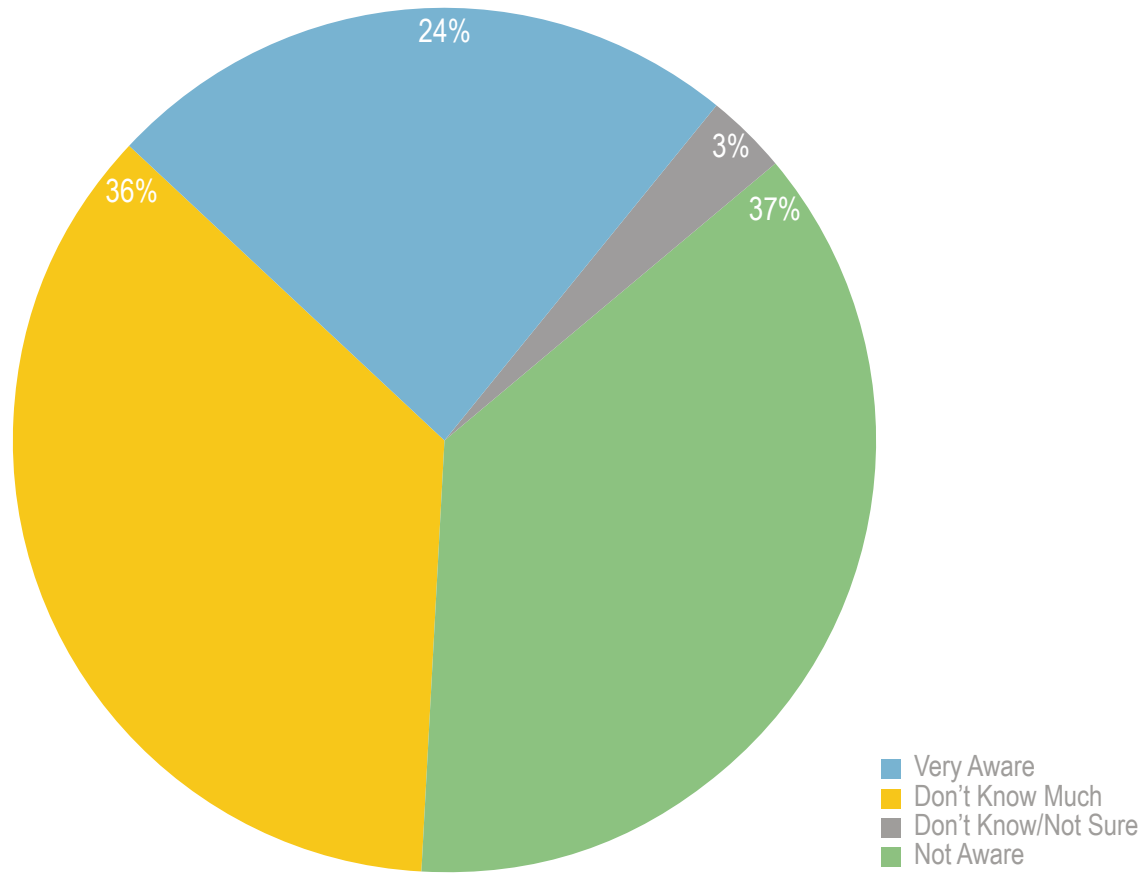
Availability of Information by Coverage Status



*Note: Difference in responses between insured and uninsured is statistically significant.

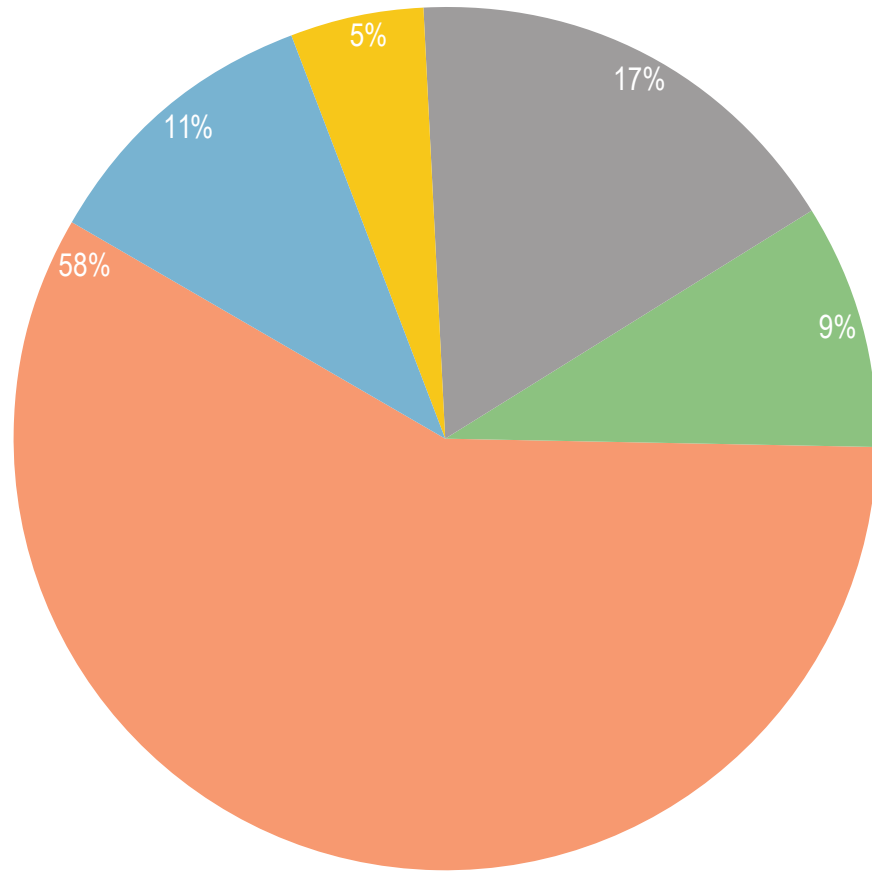
A significantly lower percentage of the uninsured adults surveyed (24%) responded that they had enough information about the health reform law to understand how it will affect themselves and their families, compared with 41 percent of insured respondents.

Knowledge of the Medicaid Expansion Option



When asked, “How aware are you that states have an option to expand Medicaid to cover more people,” close to a quarter (24%) stated they were “very aware.” The remaining three quarters (76%) either didn’t know anything or much about Medicaid expansion.

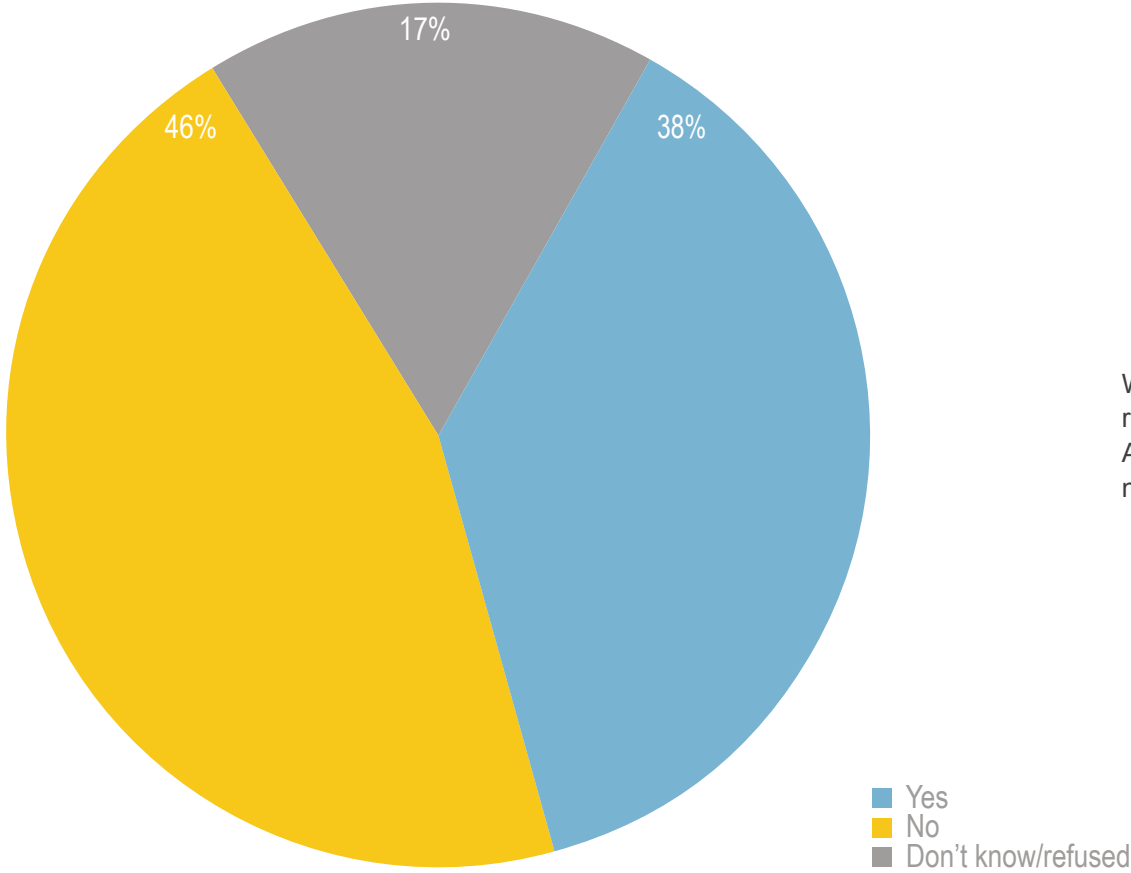
Knowledge of Medicaid Expansion in Mississippi



- Governor and legislature decided that the state WILL expand Medicaid
- Governor and legislature decided state WILL NOT expand Medicaid
- Governor and legislature have not yet decided if the state will expand Medicaid
- Not heard enough to say
- Don't know/not sure

When asked about knowledge on Medicaid expansion in Mississippi specifically, over half (58%) of respondents responded that they had not heard enough to say what the state was doing.

Mississippians' Opinion on Health Reform Law



When asked, “Do you support the health reform law known as the Affordable Care Act,” almost half (46%) of respondents replied negatively. Only 38 percent support the law.

*Note: Percentages may not add to 100% due to rounding.

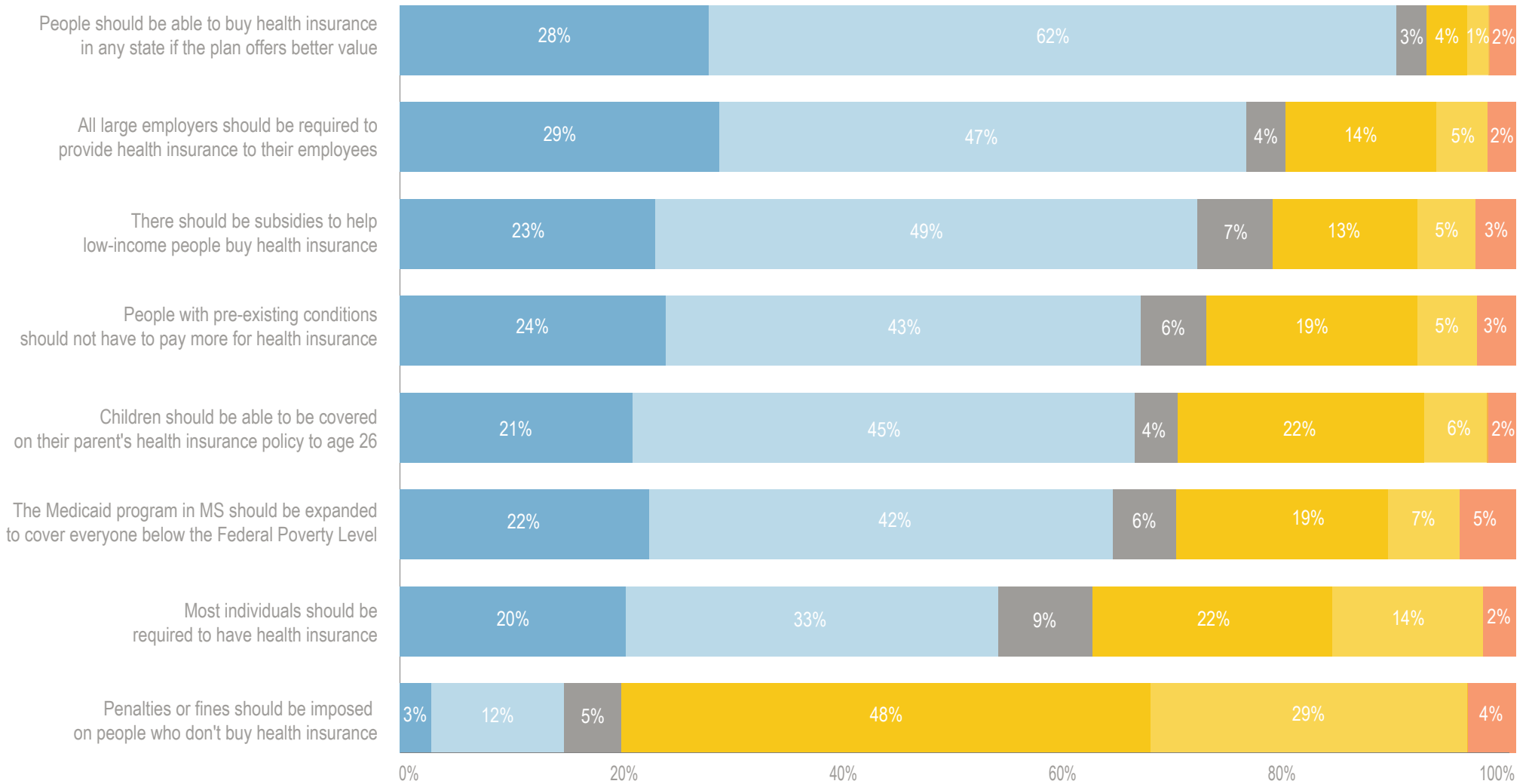
Mississippians' Opinions on Health Reform

STATEMENT	PERCENTAGE AGREEING
People should be able to buy health insurance in any state if the plan offers better value	89.5%
All large employers should be required to provide health insurance to their employees	76.0%
There should be subsidies to help low-income people buy health insurance	71.5%
People with pre-existing conditions should not have to pay more for health insurance	66.5%
Children should be able to be covered on their parent's health insurance policy to age 26	65.9%
The Medicaid program in Mississippi should be expanded to cover everyone below the Federal Poverty Level	63.9%
Most individuals should be required to have health insurance	53.7%
Penalties or fines should be imposed on people who don't buy health insurance	14.8%

Although Mississippi adults in general do not support the Affordable Care Act (ACA), they do support a number of reform proposals, many of which are contained in the law. The only component that those surveyed did not support was the individual mandate. This opposition to the penalty or fine associated with the individual mandate appears to strongly influence Mississippians' opinion of the ACA overall.

Mississippians' Opinions on Health Reform in Detail

TO WHAT EXTENT DO YOU AGREE OR DISAGREE WITH THE FOLLOWING STATEMENTS:



Note: Percentages may not total to 100% due to rounding.

■ Strongly Agree
 ■ Agree
 ■ Neither Agree nor Disagree
 ■ Disagree
 ■ Strongly Disagree
 ■ Don't Know/Not Sure

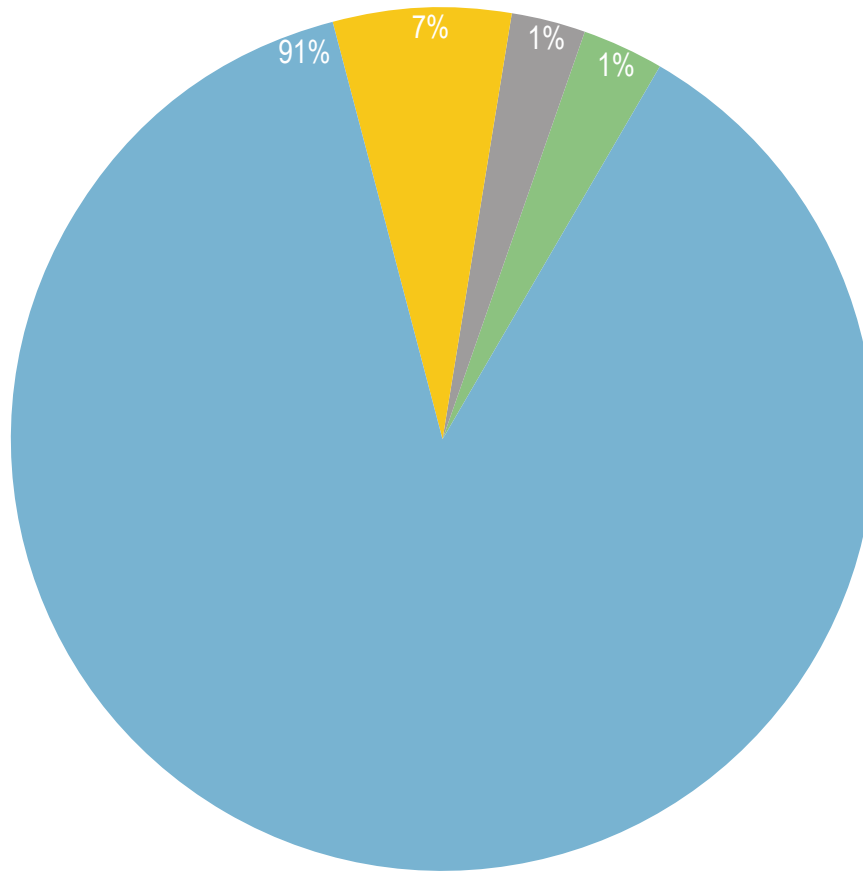
Most Important Issue for Judging Success/Failure of the ACA

RANK	INSURED	UNINSURED
1	Insurance affordability	Insurance affordability
2	Percentage of people keeping their existing health plan	Percentage of people uninsured
3	Percentage of people keeping their doctor	Percentage of people keeping their existing health plan
4	Percentage of people uninsured	Percentage of people keeping their doctor
5	Comprehensiveness of insurance coverage	Comprehensiveness of insurance coverage

Note: "Other" and "don't know/not sure" responses have been omitted.

When asked to rank the most important issue for judging the success or failure of the ACA, insured and uninsured respondents ranked issues almost identically. Insured respondents placed slightly more value on "percent of people keeping their existing health plan," while uninsured respondents prioritized the "percentage of people uninsured" in deeming whether health reform was successful or not.

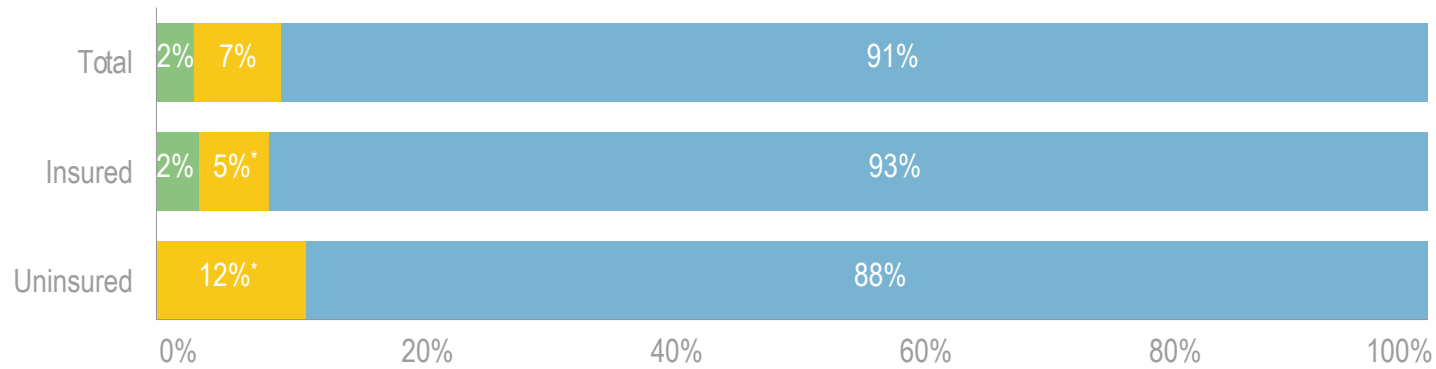
Overall Percieved Need for Health Insurance



When asked, "Which of the following comes closest to your view," the majority (91%) of survey respondents agreed that they viewed health insurance as something they need.

- Health insurance is something I need
- I'm healthy enough that I don't really need health insurance
- Don't know/not sure
- Refused

Perceived Need for Health Insurance by Coverage Status

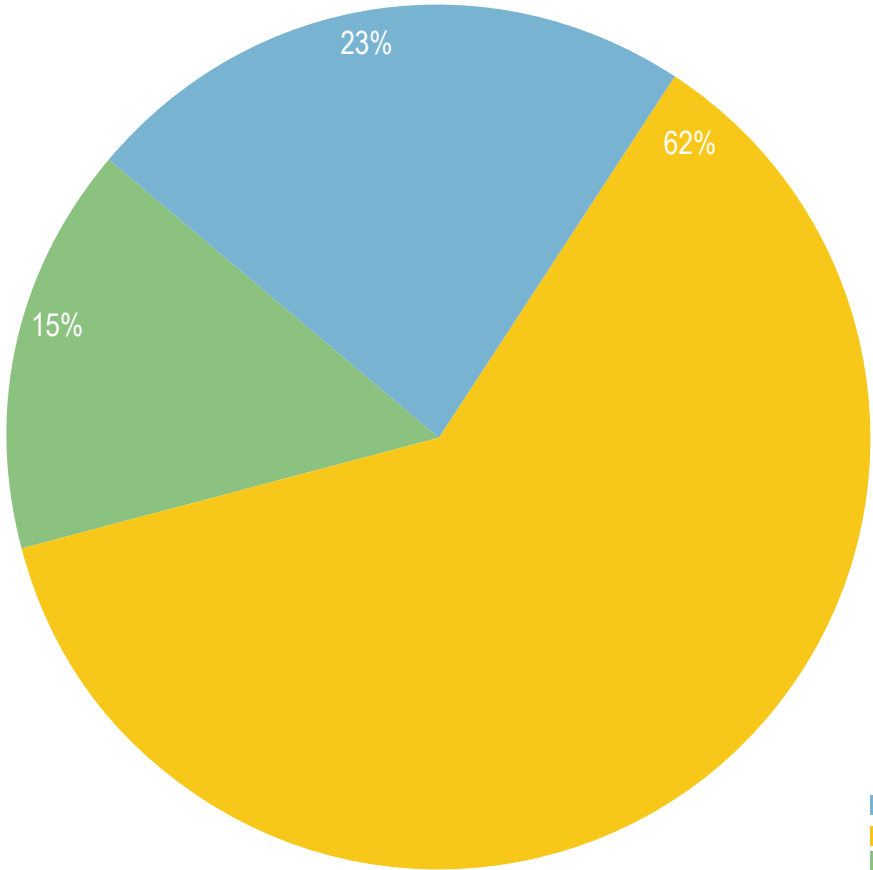


*Note: Difference in responses between insured and uninsured is statistically significant. Percentages may not total to 100% due to rounding.

- Health insurance is something I need
- I'm healthy enough that I don't really need health insurance
- Don't know/not sure/refused

A significantly higher percentage of the uninsured (12%) stated that they believe “I’m healthy enough that I don’t really need health insurance,” compared with a lower percentage (5%) of the insured.

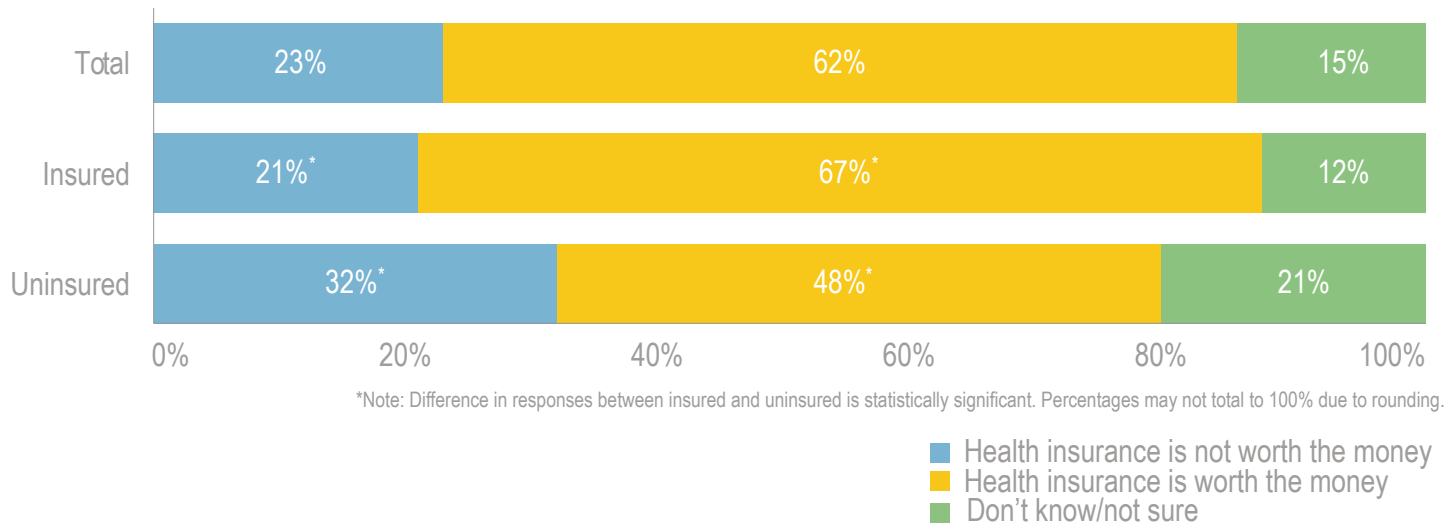
Value of Health Insurance Overall



Well over half (62%) of all respondents agreed that health insurance is worth the money. Only about a quarter (23%) of all respondents thought that health insurance is not worth the money.

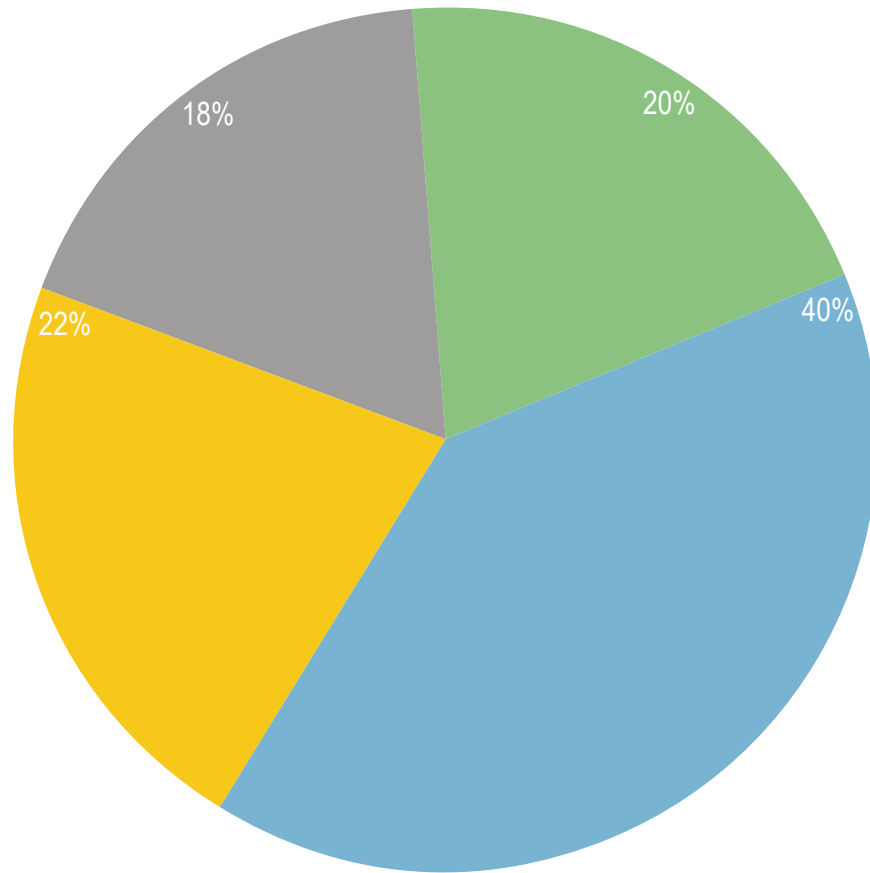
- Health insurance is not worth the money
- Health insurance is worth the money
- Don't know/not sure

Value of Health Insurance by Coverage Status



A smaller percentage of the uninsured respondents agreed with the statement “Health insurance is worth the money” (48% compared with 67% of insured respondents). Conversely, a significantly higher percentage of uninsured respondents agreed with the statement “Health insurance is not worth the money” (32% compared with 21% of insured respondents).

Personal Impact of ACA

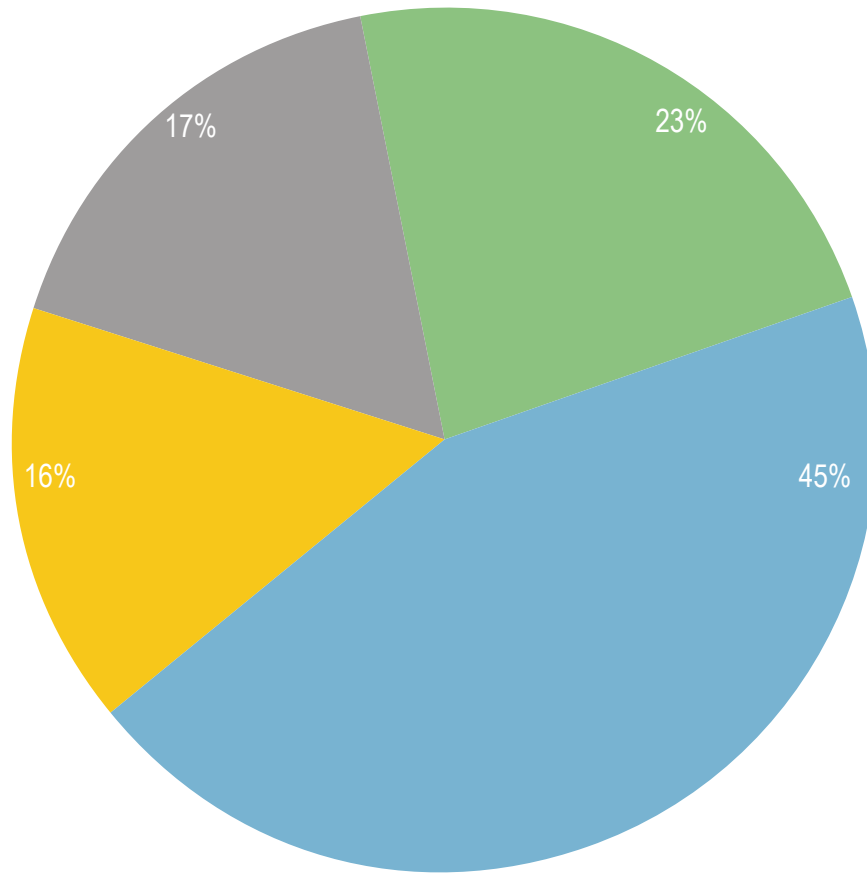


When asked, “Beginning in 2014, do you think you and your family will be worse off, better off, or unaffected by the ACA,” respondents gave different answers:

- Forty percent of survey respondents thought that they would be worse off
- Twenty-two percent of survey respondents thought that they would be better off
- Eighteen percent of survey respondents thought that they would be unaffected
- Twenty percent of survey respondents did not know or were not sure

- Be worse off as a result of the ACA
- Be better off as a result of the ACA
- Be unaffected by the ACA
- Don't know/not sure

Impact of Health Insurance Marketplaces on Cost

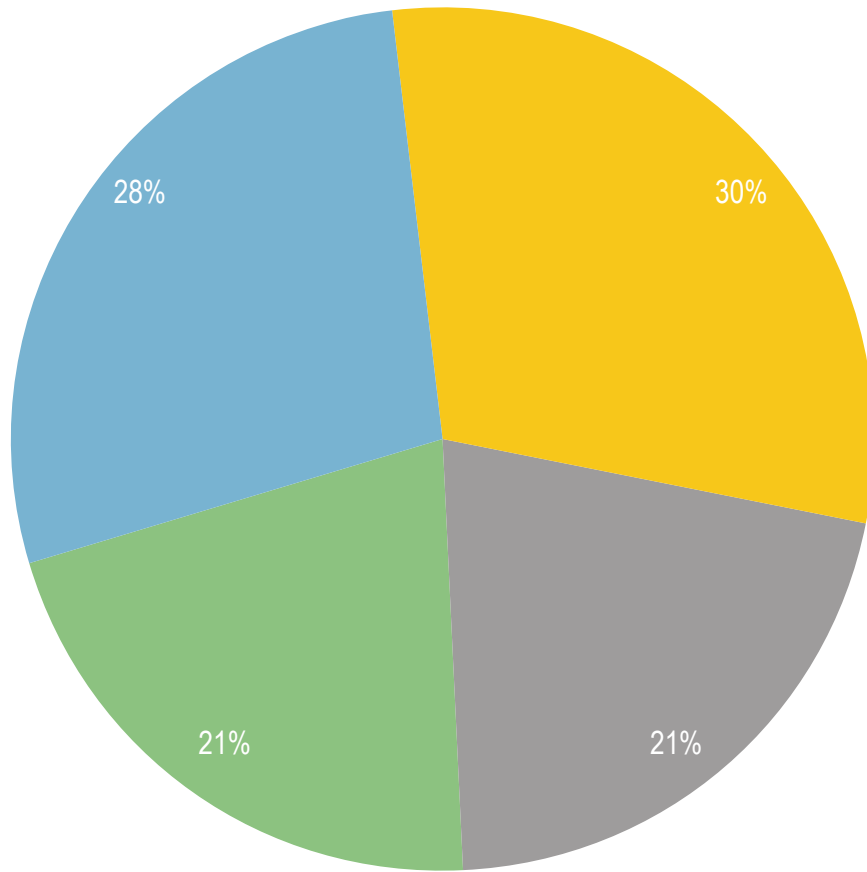


When asked how they thought the Marketplace would impact costs, the largest group (45%) believed the new system would lead to generally higher health insurance costs. Only 16 percent of respondents believed the Marketplace would result in generally lower health insurance costs.

- Generally higher health insurance costs
- Generally lower health insurance costs
- Not much of an impact on health insurance costs
- Don't know/not sure/refused

*Note: Percentages may not total to 100% due to rounding.

Impact of Health Insurance Marketplaces on Choice of Health Plans



When asked how they thought the new Marketplace would impact choice of health plans, answers were divided. The largest group (30%) thought that the Marketplace would result in a smaller choice of health plans, with slightly fewer (28%) indicating the Marketplace would result in a larger choice of plans.

- Larger choice of health plans
- Smaller choice of health plans
- Little change in the choice of health plans
- Don't know/not sure

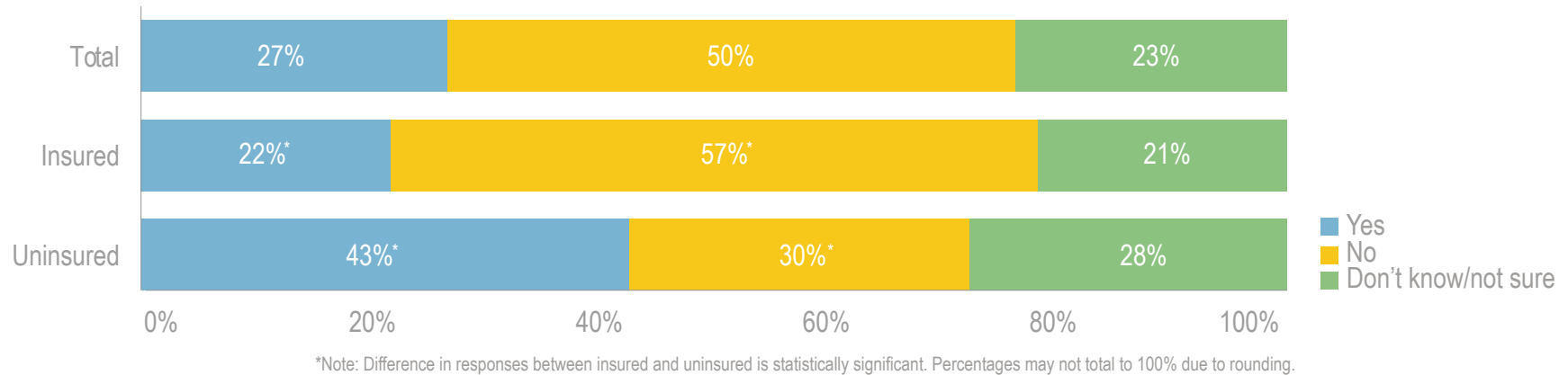
Most Important Factor for Determining Health Plan Choice

RANK	INSURED	UNINSURED
1	Out of pocket costs	Low monthly cost
2	Doctor/hospital availability	Out of pocket costs
3	Low monthly cost	Doctor/hospital availability
4	Customer satisfaction/quality ratings	Trusted brand
5	Trusted brand	Customer satisfaction/quality ratings

Note: "Other" responses with minimal frequencies have been omitted.

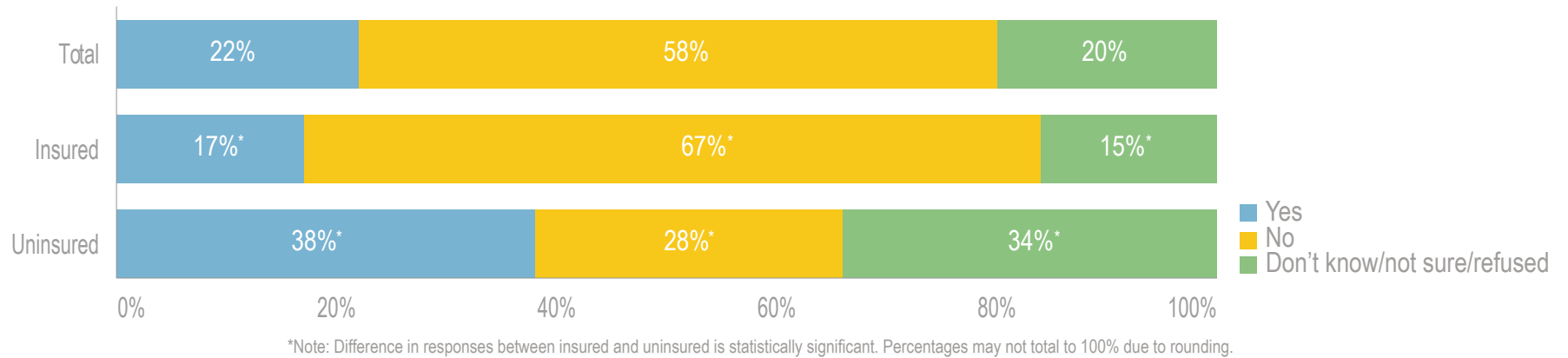
When asked to rank the most important factors for determining health plan choice, insured and uninsured respondents showed slightly different priorities. Insured respondents were most concerned about out of pocket costs, followed by doctor/hospital availability. Uninsured respondents placed low monthly cost as most important, followed by out of pocket costs.

Perceived Eligibility for Subsidized Coverage Under ACA, by Coverage Status



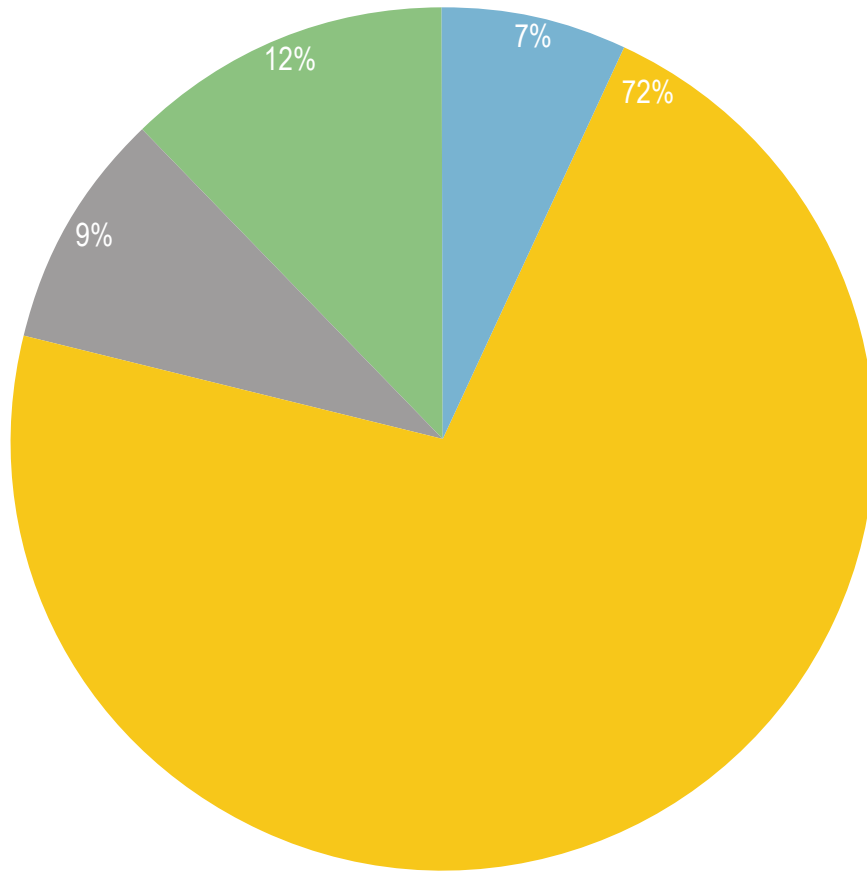
When asked, “Do you think you will be eligible for a subsidy to get health insurance as a result of the ACA,” half of respondents answered “no,” with the remaining respondents split between “yes” (27%) and “don’t know/not sure” (23%). A significantly larger percentage of the uninsured (43%) indicated that they thought they would be eligible for subsidized coverage, compared with the insured (22%). Likewise, a significantly higher percentage of the insured (57%) indicated that they would not be eligible for subsidized coverage, compared with the uninsured (30%).

Plans for Coverage Through the Marketplace, by Coverage Status



When asked if they would buy health insurance through the Marketplace during open enrollment, over half (58%) of the respondents answered “no.” A significantly higher percentage of uninsured respondents (38%) planned to buy health insurance through the marketplace, compared with 17 percent of insured respondents.

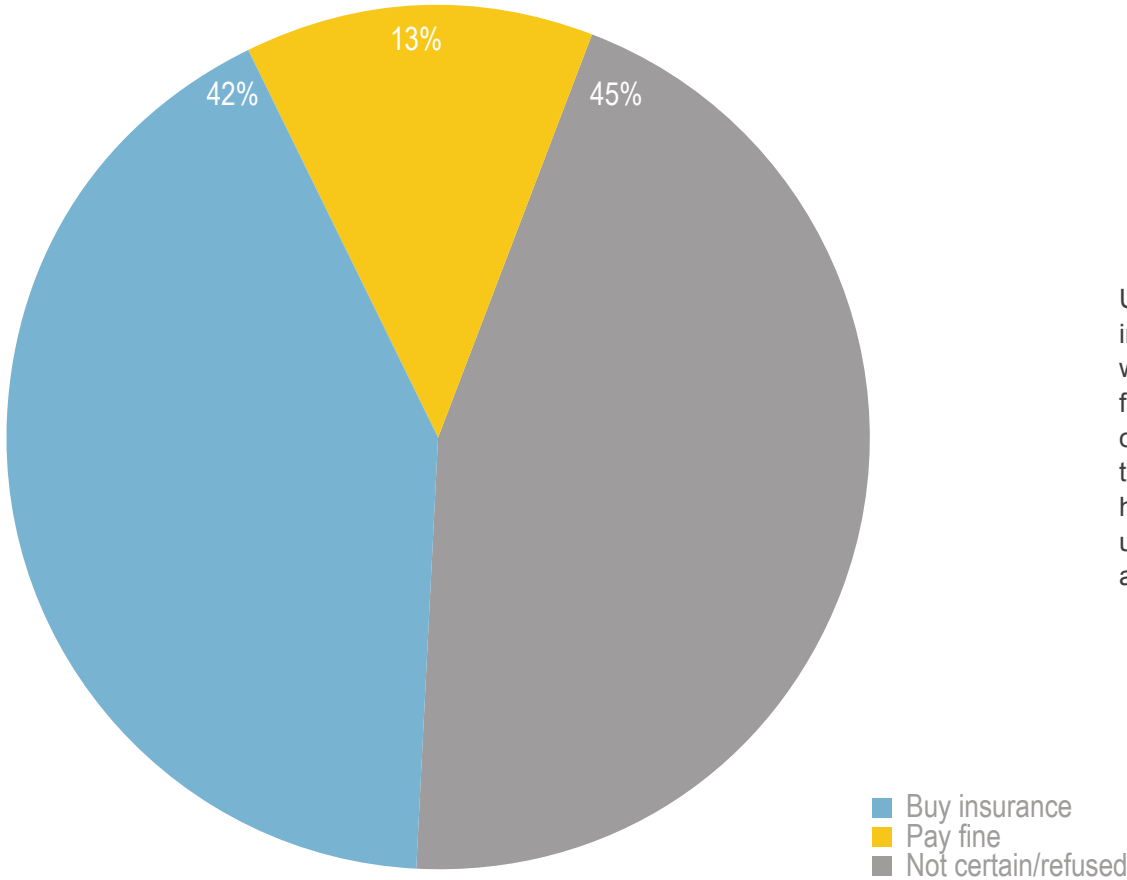
Plans to Change Health Insurance Coverage: Insured Respondents



Among the insured respondents, nearly three-fourths (72%) disagreed with the statement “I expect to change my existing health insurance plan as a result of the Affordable Care Act.” Only seven percent of the insured respondents expect to change insurance, with another nine percent agreeing that they would change plans if it would cost less than what they are currently paying for coverage.

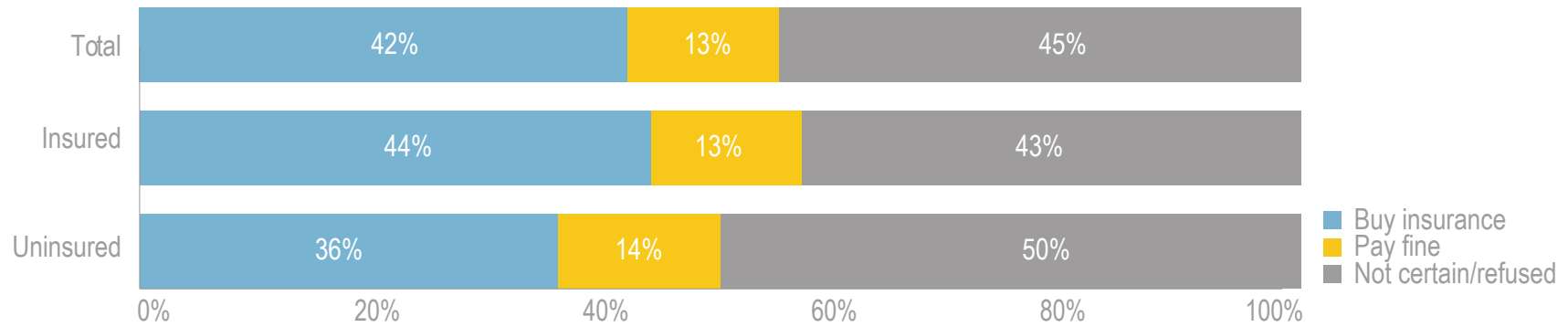
- Yes
- No
- Yes, but only if the cost is less than what I pay now
- Don't know/refused

Pay Fine or Buy Insurance



Under the ACA people must buy health insurance or pay a fine. When asked if they would choose to purchase insurance or pay a fine (based on 1% of income), only 13 percent of respondents indicated that they would pay the fine rather than purchase coverage. Almost half (45%) of the respondents were either unsure of what they would do or refused to answer the question.

Pay Fine or Buy Insurance by Coverage Status



*Note: Difference in responses between insured and uninsured is not statistically significant.

There was no significant difference in responses by coverage status. Only a small percentage of uninsured (13%) and insured (14%) respondents would plan to pay a fine (based on 1% of income) rather than purchase health insurance coverage.

CHART BOOK

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KNOWLEDGE, ATTITUDES
AND BEHAVIORS OF MS ADULTS

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