

This brief summarizes results from a survey conducted in 2014-2015 of non-elderly Mississippi adults related to their health insurance coverage and the Affordable Care Act. It serves as a follow-up to a similar survey conducted in the fall of 2013 with the addition of an analysis by geographic area of the state.

The Center for Mississippi Health Policy commissioned researchers at the Social Science Research Center (SSRC) at Mississippi State University to survey non-elderly Mississippi adults to assess their knowledge, attitudes, and behaviors related to health insurance and the Affordable Care Act (ACA). More detailed information, including the full SSRC report with the survey methodology and a chartbook developed by the Center, is available at www.mshealthpolicy.com.

Opinions of the Affordable Care Act and Its Components

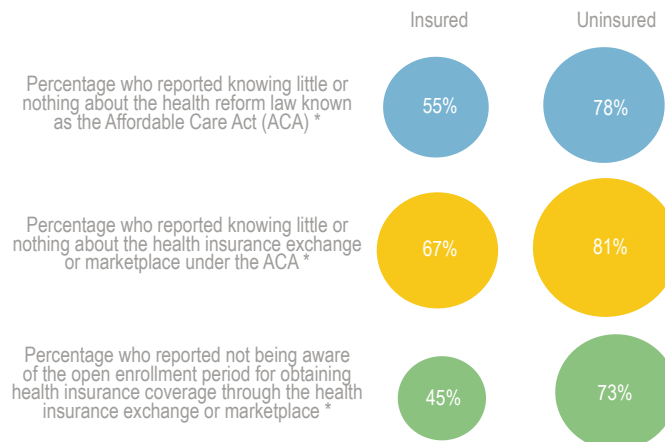
Three out of five say they know nothing or only a little about the ACA, and 69% know little or nothing about the Health Insurance Marketplace.

As found in the previous year's survey, respondents report little knowledge of the ACA or the Health Insurance Marketplace (formerly known as "Exchanges").

Three out of five (59%) say they know nothing or only a little about the ACA, and 69 percent know little or nothing about the Health Insurance Marketplace. Similarly, less than half (46%) say they have enough information about

the health reform law to understand how it affects them or their families. The rates of the uninsured reporting no knowledge of the ACA, the Health Insurance Marketplace, or the open enrollment period, as well as not having enough information to understand the impact of the ACA, are significantly higher for the uninsured than the insured, as shown in Figure 1.

FIGURE 1. MISSISSIPPIANS' KNOWLEDGE OF THE ACA BY HEALTH INSURANCE STATUS (2014)

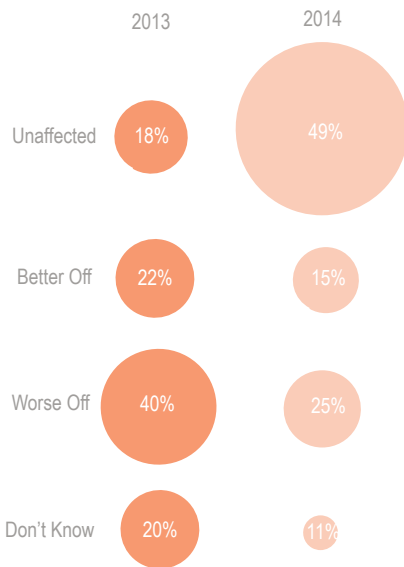


Source: Southward, et al. (2015). Social Science Research Center, Mississippi State University.

*Difference is statistically significant.

PERCEIVED IMPACT OF THE ACA

How do you think that you and your family will be (2013)/have been (2014) affected by the ACA?



Sources: Blackburn, et al. (2013). Southward, et al. (2015).

Mississippi adults indicated a slightly more positive opinion of the ACA in 2014, with 43 percent stating they do not support the law (46% in 2013), 41 percent expressing support (38% in 2013), and the remainder (16% in 2013 and 2014) were not sure. While 40 percent forecasted in 2013 that they would be worse off as a result of the ACA, only 25 percent in 2014 said they were worse off due to the Act. Almost half said they were unaffected by the law. As in the previous survey, respondents showed support for many of the components of the ACA, with the notable exception of the individual mandate penalty (Figure 2).

FIGURE 2. MISSISSIPPIANS' OPINIONS ON HEALTH REFORM (2014)

STATEMENT	PERCENTAGE AGREEING
People should be able to buy health insurance in any state if the plan offers better value	91.0%
All large employers should be required to provide health insurance to their employees	82.2%
There should be subsidies to help low-income people buy health insurance	80.1%
People with pre-existing conditions should not have to pay more for health insurance	74.3%
Children should be able to be covered on their parent's health insurance policy to age 26	73.3%
The Medicaid program in Mississippi should be expanded to cover everyone below the Federal Poverty Level	72.1%
Most individuals should be required to have health insurance	63.8%
Penalties or fines should be imposed on people who don't buy health insurance	16.3%

Source: Southward, et al. (2015). Health Insurance Survey: Knowledge, Attitudes, and Behaviors of Mississippi Residents. Social Science Research Center, Mississippi State University.

In response to questions about the option to expand Medicaid under the ACA, 79 percent of the respondents admitted knowing nothing or not much about the Medicaid expansion option, and 72 percent said they had not heard or were not sure what actions the Governor and Legislature had taken in Mississippi in regard to the option. Eighteen percent reported that the Governor and Legislature had decided not to expand Medicaid, 3 percent thought they had decided to expand Medicaid, and 6 percent said state leaders had not made a decision about Medicaid expansion.

■ Responses of the Uninsured

Two-thirds surveyed without insurance had been uninsured for over a year, and 51 percent for over two years.

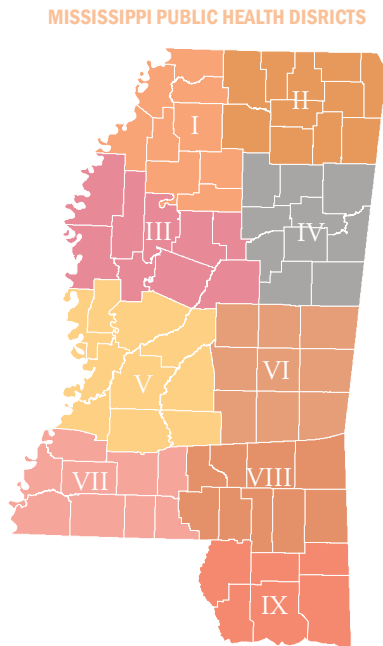
Of those surveyed, approximately 15 percent reported not being currently covered by health insurance, a drop from 23 percent in 2013. The most common (36%) obstacle to having health insurance cited was cost. The lack of insurance was a long-term situation: two-thirds (67%) had been uninsured for over a year, and half (51%) for over two years.

The uninsured respondents overwhelmingly perceive value in health insurance coverage, but not to the extent of the insured. While 68 percent think health insurance is "very important" for them personally and 17 percent think it is "somewhat important," 12 percent consider health insurance "not at all important," significantly higher than the 4 percent of the insured who think so.

Approximately 45 percent of the uninsured reported that they thought they would buy insurance coverage through the Health Insurance Marketplace. About one-third (32%) of the uninsured said they would rather pay the fine for not having health insurance coverage.

Geographic Variations

A second larger sample of Mississippi adults, equally distributed by public health district (see map to the left), was surveyed to determine if there were any significant differences in attitudes and opinions by geographic area of the state. Figure 3 below compares responses to key survey questions by each district, with statistically significant differences noted.



Source: Mississippi State Department of Health. (2015).

FIGURE 3. MISSISSIPPIS' RESPONSES BY PUBLIC HEALTH DISTRICT (2014-2015)

STATEMENT	I	II	III	IV	V	VI	VII	VIII	IX
Are currently uninsured	18.5%	20.9%	17.6%	17.7%	13.1%*	17.9%	20.9%	14.6%	18.2%
Support the ACA	42.5%	36.4%*	52.2%*	41.3%	54.6%*	36.2%	45.8%	36.1%*	35.4%*
Think they and their family are better off as a result of the ACA	16.4%	14.9%	18.7%	14.7%	18.8%*	14.2%	20.4%*	14.9%	9.7%
Think they and their family are worse off as a result of the ACA	23.3%	29.6%	20.7%	21.4%	21.4%	23.1%	28.9%	34.0%*	31.9%*
Agree most individuals should be required to have health insurance	63.8%	59.4%	73.9%*	62.9%	70.8%*	61.8%	67.0%	56.6%	54.5%*
Agree Medicaid should be expanded to cover all below federal poverty level	75.3%	73.5%	80.7%	74.2%	76.7%	72.8%	72.3%	67.3%	71.6%
Agree there should be subsidies to help low-income people buy health insurance	81.4%	83.1%	85.0%	78.5%	82.0%	80.4%	80.7%	73.7%	79.6%
Think health insurance is necessary	86.0%	89.1%	91.8%	86.3%	89.0%	87.9%	91.5%	90.2%	84.8%
Think health insurance is worth the money	71.4%	66.7%	71.0%	65.9%	70.6%	60.4%	63.4%	62.3%	62.7%
Plan to buy insurance through the exchange during open enrollment	12.2%	9.1%*	15.1%	10.1%	21.7%*	14.3%	11.4%	9.3%*	10.4%*
Rate their current health as good or excellent	70.6%	71.3%	73.8%	74.6%	76.1%	73.9%	74.1%	71.4%	75.9%
Reported difficulty in accessing medical care	21.9%	17.6%	22.4%	20.7%	18.2%	22.5%	21.4%	17.8%	22.0%

*Difference is statistically significant.

Source: Southward, et al. (2015). Social Science Research Center, Mississippi State University.

There was considerable geographic variation in responses to several questions: the degree of support for the ACA (35.4% to 54.6%), those who thought they were better off due to the ACA (9.7% to 20.4%), and those believing they were worse off as a result of the ACA (20.7% to 34.0%).

Responses in Districts III, V, and IX varied significantly in the degree to which they supported the individual mandate, which requires most individuals to have health insurance. The percentage of Mississippians expecting to buy health insurance through the exchange during open enrollment varied significantly across the state from 9.1 percent in District II to 21.7 percent in District V.

There were several areas of strong agreement with consistency statewide. Most respondents believe health insurance is necessary and worth the cost, and most supported providing subsidies to low-income individuals and expanding Medicaid to all below the federal poverty level.

Discussion

The findings of this follow-up survey illustrate changes in the attitudes, opinions, and behaviors of Mississippi adults since the initial survey in 2013 and describe geographic variations across the state. There continue to be low levels of knowledge about the Health Insurance Marketplace, the open enrollment period, and the Affordable Care Act, particularly among uninsured adults in Mississippi. While there remains little support for the Affordable Care Act in general, and specifically for the individual mandate penalty, Mississippians strongly support many of the health reform components in the law, including subsidies for low income individuals and Medicaid expansion.

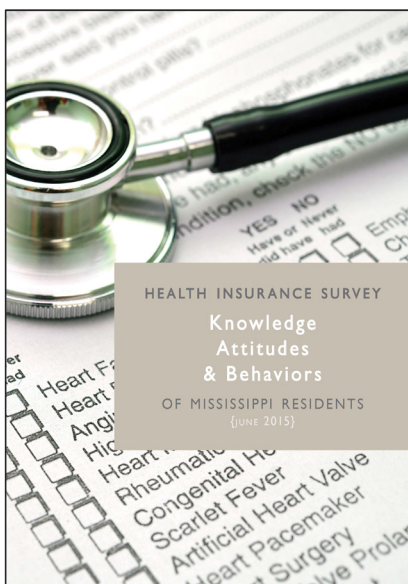
The percentage of Mississippi adults who are uninsured has dropped since 2013, but cost is still the greatest barrier to their obtaining health insurance coverage. The uninsured overwhelmingly perceive value in health insurance coverage, although not to the extent of the insured, and are more likely to state that health insurance is not worth the cost. More uninsured, however, expressed intent to purchase coverage through the Marketplace than in 2013.

Information on all survey responses can be obtained from the full SSRC report on the Center's website at www.mshealthpolicy.com.

Sources

Blackburn, J., Ginter, P.M., Morrissey, M.A., & Rucks, A. (2013). Health Insurance Knowledge, Attitudes, and Behaviors of Mississippi Residents. Final Report, December 16, 2013. Survey Research Unit, School of Public Health, University of Alabama at Birmingham. Prepared for the Center for Mississippi Health Policy. <http://www.mshealthpolicy.com/2013-health-insurance-survey>.

Southward L. H., Walker, B.H., McCown, J.S., Hanna, H., Patev, A., McMillen, R., & McKee, C. (2015). Health Insurance Survey: Knowledge, Attitudes, and Behaviors of Mississippi Residents. Final Report, June 2015. Family and Children Research Unit, Social Science Research Center, Mississippi State University. Prepared for the Center for Mississippi Health Policy. <http://www.mshealthpolicy.com/2015-health-insurance-survey>.



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