

Exhibit 1. A Majority of Adults Who Are Potentially Eligible for the Affordable Care Act's Insurance Options Are Aware of the Marketplaces and Financial Help

Since the beginning of October, under the health reform law, also known as the Affordable Care Act, new marketplaces have been open in each state where people who do not have affordable health insurance through a job can shop and sign up for health insurance.

Are you aware of this new marketplace in your state?

Many people without affordable health benefits through a job may be eligible for financial help to pay for their health insurance in these new marketplaces.

Are you aware that financial assistance for health insurance is available under the reform law?

Percent aware

100

75

50

25

0

Oct. 2013 Dec. 2013

Oct. 2013 Dec. 2013

Adults ages 19–64 who are uninsured or have individual coverage

60%

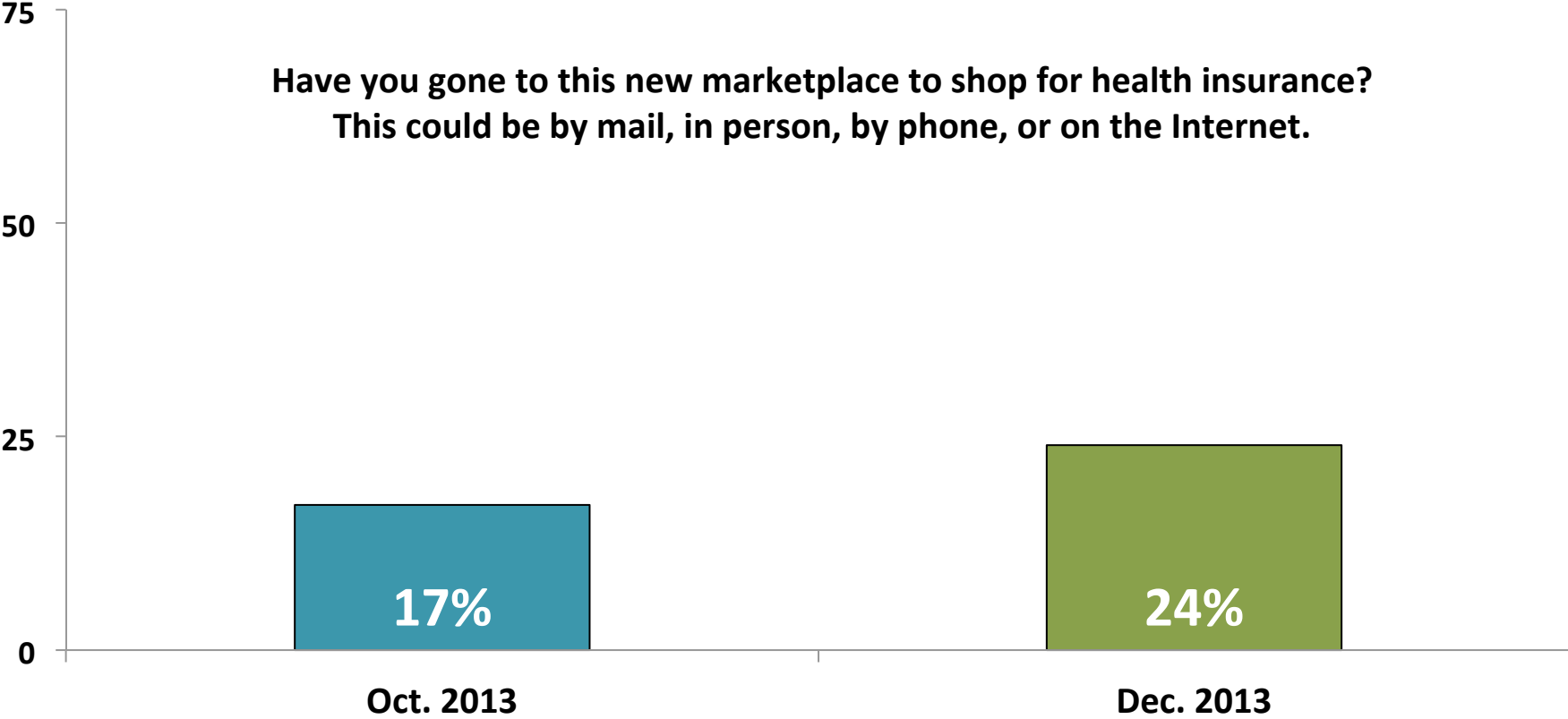
63%

53%

56%

Exhibit 2. Nearly One-Quarter of Adults Who Are Potentially Eligible for Coverage Have Visited the Marketplaces, Up from 17 Percent in October

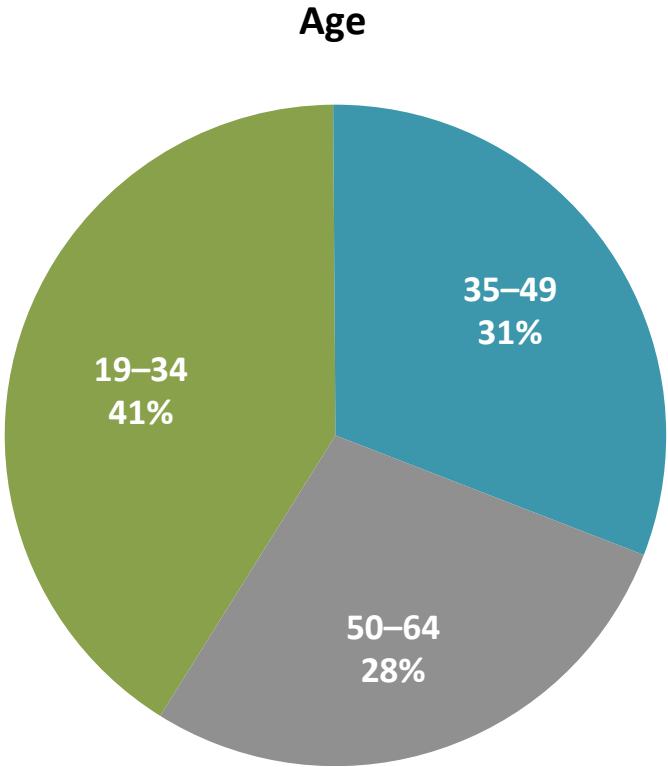
Percent who visited marketplace



Adults ages 19–64 who are uninsured or have individual coverage

Source: The Commonwealth Fund Affordable Care Act Tracking Surveys, Oct. 2013 and Dec. 2013.

Exhibit 3. Young Adults Comprise 41 Percent of Marketplace Visitors; More than Three-Fourths of Visitors Report Being in Excellent, Very Good, or Good Health

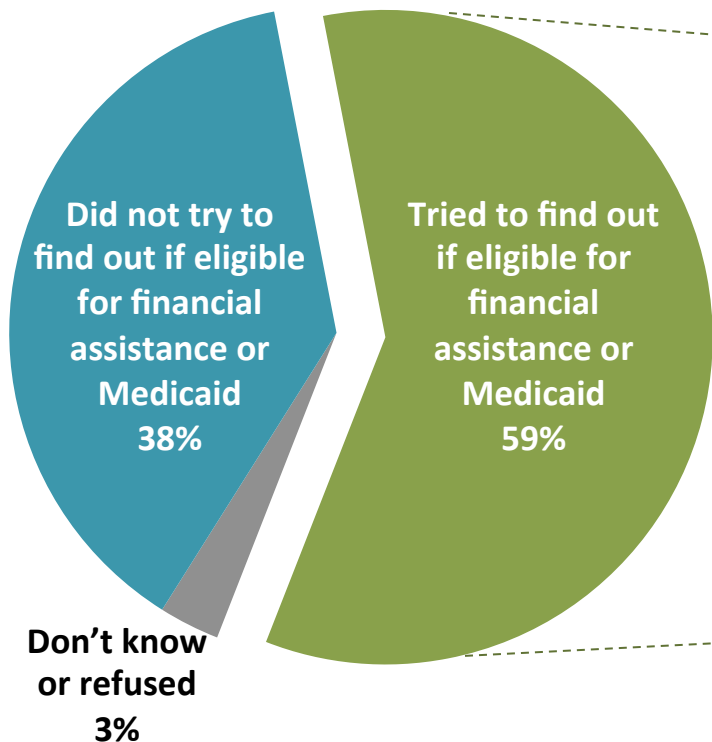


Adults ages 19-64 who are uninsured or have individual coverage and went to marketplace

Note: Segments may not sum to 100 percent because of rounding.
Source: The Commonwealth Fund Affordable Care Act Tracking Survey, Dec. 2013.

Exhibit 4. Three of Five Adults Who Visited the Marketplaces Tried to Find Out About Financial Help to Pay for Their Health Plans; Half Said It Was Somewhat or Very Easy to Find Out if They Were Eligible

Did you try to find out if you are either eligible for financial assistance to help pay for your plan, or if you are eligible for Medicaid?



Adults ages 19–64 who are uninsured or have individual coverage and went to marketplace

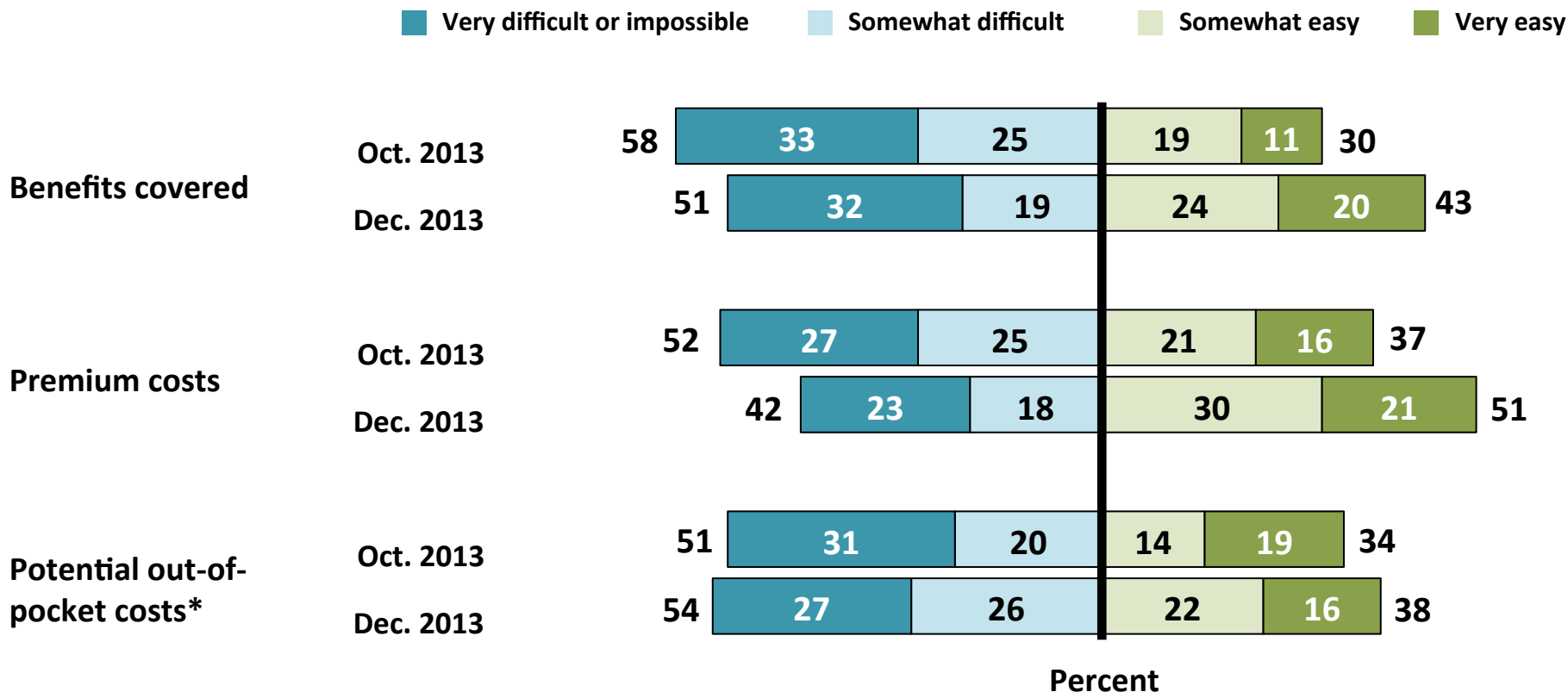
How easy or difficult was it to find out if you are eligible for financial assistance or for Medicaid?



Adults ages 19–64 who are uninsured or have individual coverage and tried to find out about eligibility for financial assistance or Medicaid

Exhibit 5. By December 2013, More Adults Who Visited the Marketplaces Found It Easy to Compare Plan Benefits and Premiums

How easy or difficult was it to compare the ... of different insurance plans?



Adults ages 19–64 who are uninsured or have individual coverage and went to marketplace

Note: Bars may not sum to 100 percent because of “don’t know” responses or refusal to respond; segments may not sum to subtotals because of rounding.

* Potential out-of-pocket costs from deductibles and copayments.

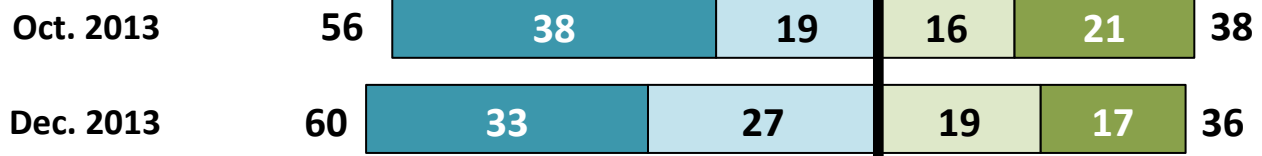
Source: The Commonwealth Fund Affordable Care Act Tracking Surveys, Oct. 2013 and Dec. 2013.

Exhibit 6. Adults Who Visited the Marketplaces Continued to Report Difficulties Finding a Plan with the Type of Coverage They Needed

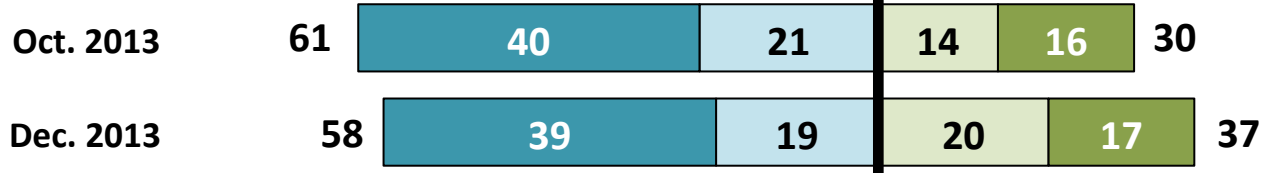
How easy or difficult was it to find...?

■ Very difficult or impossible
 ■ Somewhat difficult
 ■ Somewhat easy
 ■ Very easy

A plan with the type of coverage you need



A plan you could afford



Percent

Adults ages 19–64 who are uninsured or have individual coverage and went to marketplace

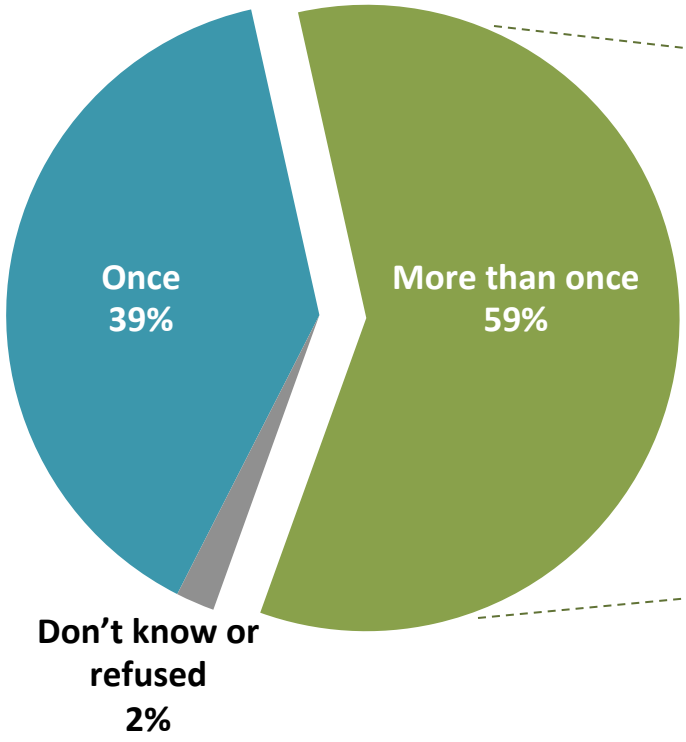
Note: Bars may not sum to 100 percent because of “don’t know” responses or refusal to respond; segments may not sum to subtotals because of rounding.

* Potential out-of-pocket costs from deductibles and copayments.

Source: The Commonwealth Fund Affordable Care Act Tracking Surveys, Oct. 2013 and Dec. 2013.

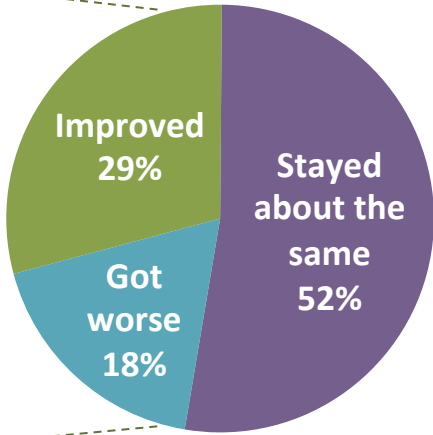
Exhibit 7. A Majority of Adults Who Visited the Marketplaces Went More Than Once; Three of 10 Said Their Experience Improved Over the Course of Their Visits

How many times did you visit the marketplace —did you visit once, or more than once?



Adults ages 19–64 who are uninsured or have individual coverage and went to marketplace

From your first visit to your last visit, did your experience in trying to get health insurance through the marketplace in your state...?

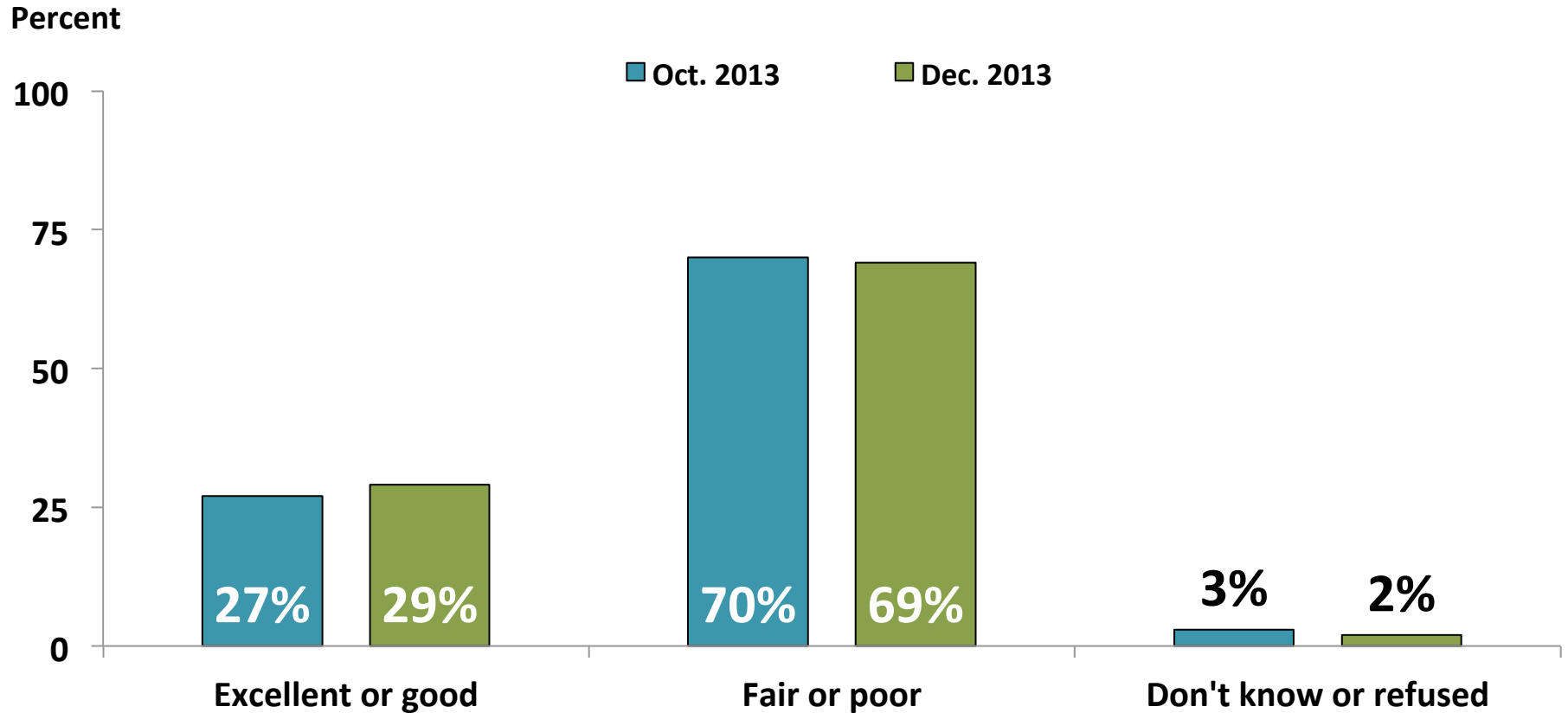


Adults ages 19–64 who are uninsured or have individual coverage and went to marketplace more than once

Source: The Commonwealth Fund Affordable Care Act Tracking Survey, Dec. 2013.

Exhibit 8. Despite Improvements, a Majority of Adults Who Have Visited the Marketplaces Rate Their Experience as Fair or Poor

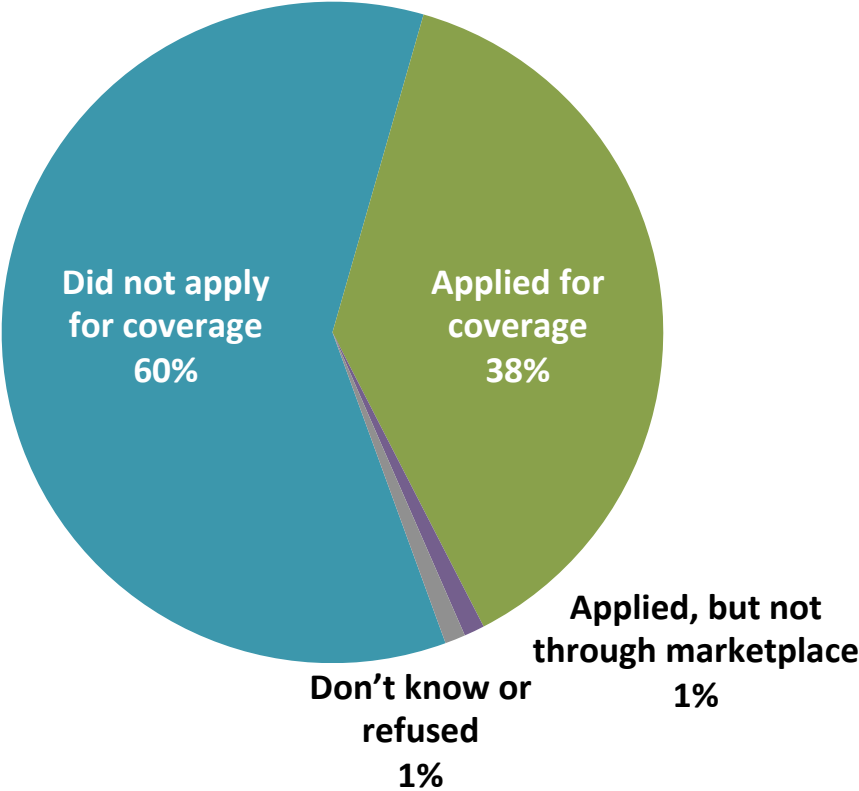
Overall, how would you describe your experience in trying to get health insurance through the marketplace in your state?



Adults ages 19–64 who are uninsured or have individual coverage and went to marketplace

Exhibit 9. Nearly Two of Five Adults Who Visited the Marketplaces Ended Up Applying for Health Insurance

Did you end up applying for health insurance through the marketplace?



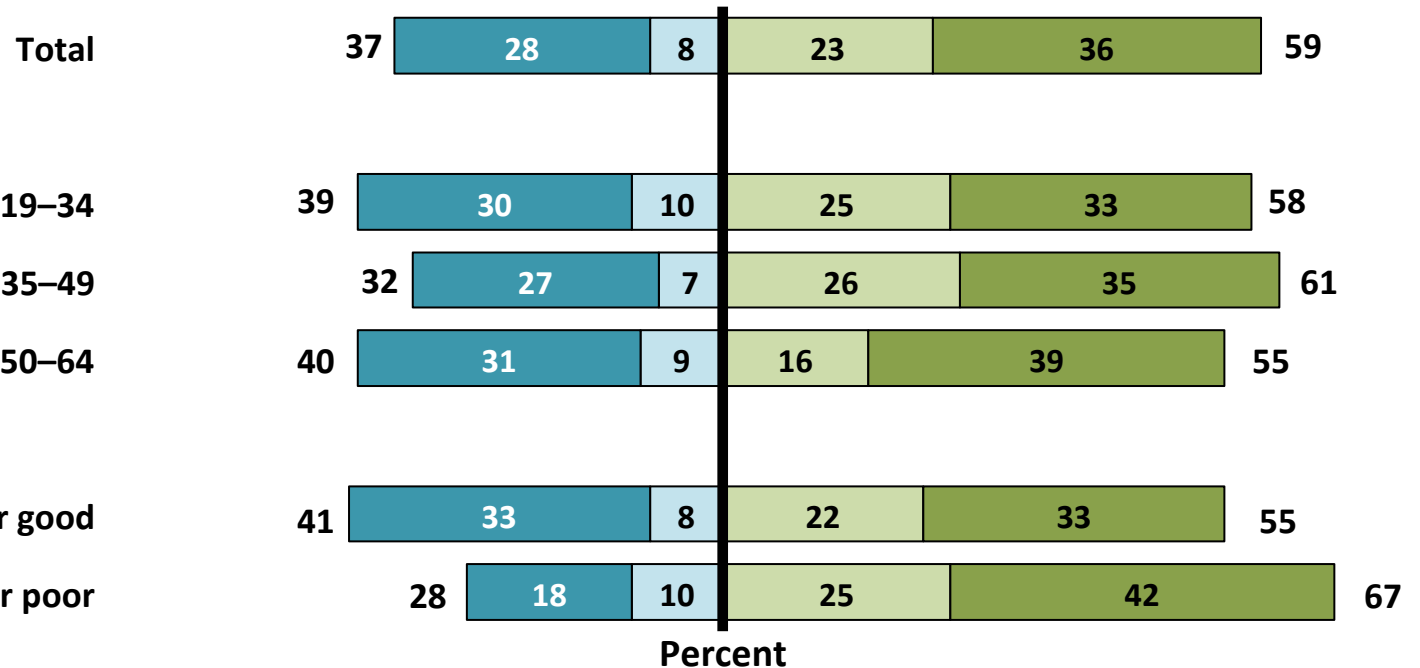
Adults ages 19–64 who are uninsured or have individual coverage and went to marketplace

Source: The Commonwealth Fund Affordable Care Act Tracking Survey, Dec. 2013.

Exhibit 10. A Majority of Adults Potentially Eligible for Coverage Who Have Not Yet Enrolled Say They Are Likely to Shop for Coverage by March 31, 2014

The enrollment period for health insurance in the marketplaces ends on March 31, 2014. How likely are you to go to/go back to the marketplace by March 31, 2014, to enroll in a health plan or find out if you are eligible for financial help to pay for your plan or for Medicaid?

Very unlikely Somewhat unlikely Somewhat likely Very likely



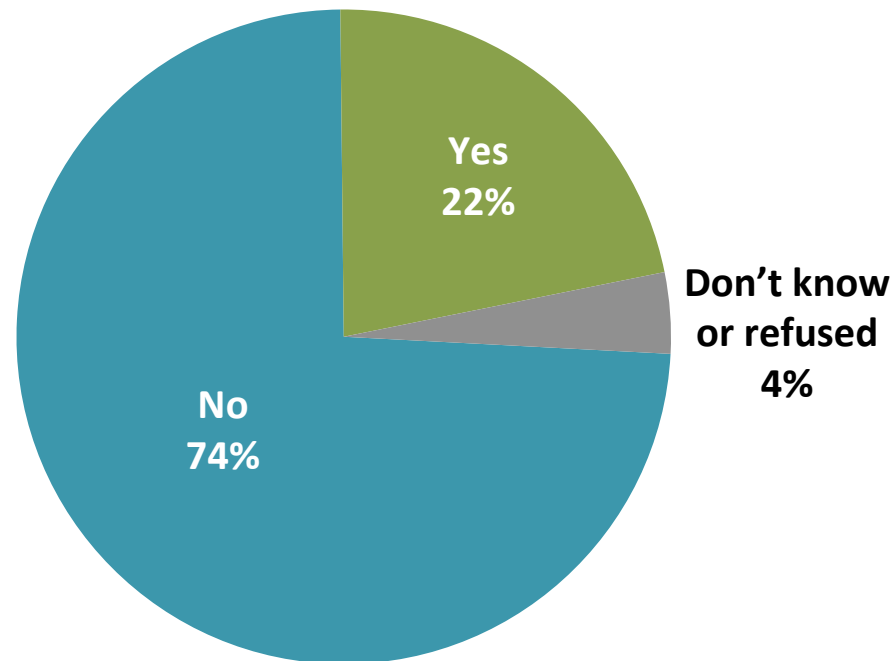
Adults ages 19–64 who are uninsured or have individual coverage* and who have not gone to marketplace, or went to marketplace but did not apply or did not enroll

Notes: Bars may not sum to 100 percent because of “don’t know” responses or refusal to respond; segments may not sum to subtotals because of rounding.
 * Respondents with individual market coverage who said they had received an offer from their insurance carrier to renew their plan for 2014 and said they planned to keep their policies were excluded from this analysis.

Source: The Commonwealth Fund Affordable Care Act Tracking Survey, Dec. 2013.

Exhibit 11. One of Five Adults with Individual Market Coverage in 2013 Said They Received Cancellation Letters from Their Insurers

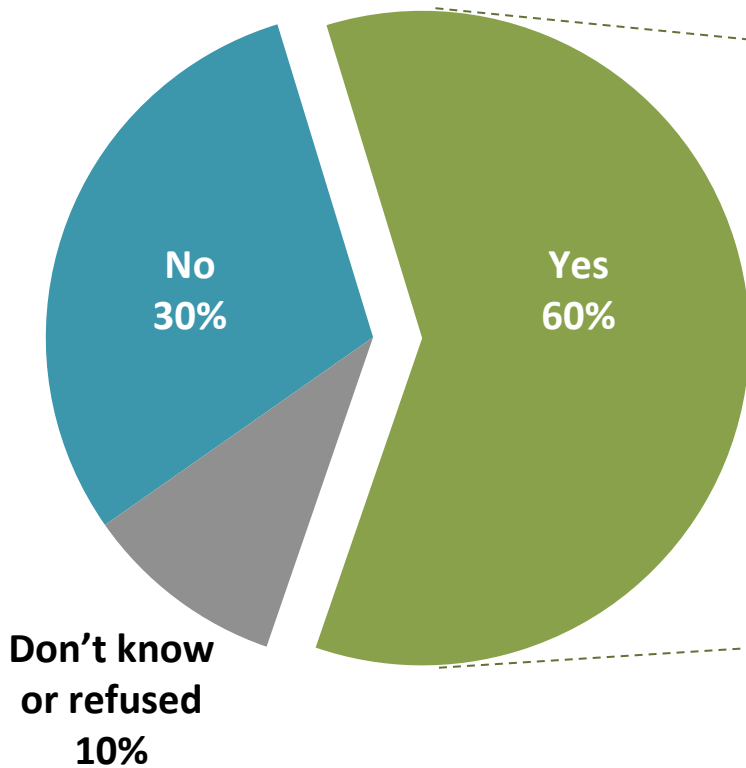
Did you receive a letter from your insurance company earlier this year telling you that they would be cancelling your health plan in 2014?



Adults ages 19–64 who have individual coverage

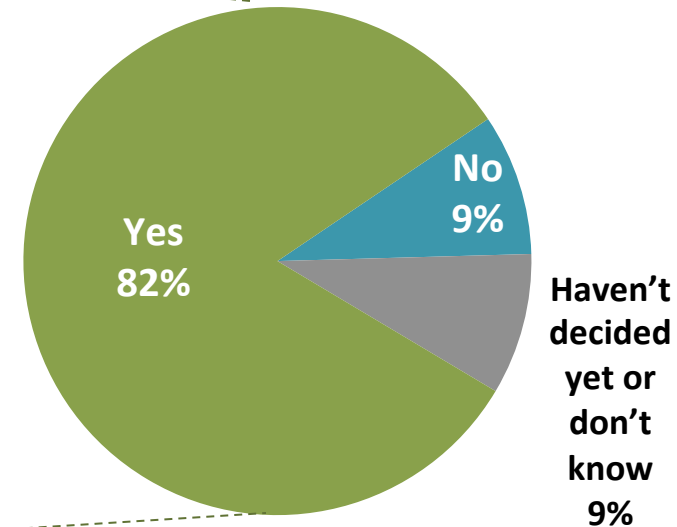
Exhibit 12. Sixty Percent of Adults with Individual Coverage Were Offered the Option to Renew Their Plans for 2014

Did your insurance company offer you the option of renewing your plan so that you could keep coverage through 2014?



Adults ages 19–64 who have individual coverage

Are you planning to keep your current plan?



Adults ages 19–64 who have individual coverage and were offered option to renew plan

Appendix Table 1. Awareness of Marketplaces and Financial Assistance by Demographics

	Aware of marketplaces		Aware of financial assistance	
	Oct. 2013	Dec. 2013	Oct. 2013	Dec. 2013
TOTAL	60%	63%	53%	56%
Age				
19–29	49%	58%	48%	58%
19–34	52%	58%	48%	56%
30–49	63%	61%	54%	50%
50–64	67%	71%	56%	63%
Federal poverty level				
Under 250% FPL	NA	61%	NA	52%
250% FPL or more	NA	77%	NA	72%
Insurance type				
Uninsured	56%	59%	47%	51%
Individual	74%	77%	70%	76%
Political affiliation				
Democrat	64%	66%	55%	57%
Republican	66%	65%	57%	63%
Independent	60%	65%	54%	58%
Marketplace type				
State-run marketplace	64%	63%	55%	60%
Federal marketplace	59%	63%	52%	53%

Source: The Commonwealth Fund Affordable Care Act Tracking Surveys, Oct. 2013 and Dec. 2013.

Appendix Table 2. Demographics of Survey Sample and Those Who Visited Marketplaces

	Total		Adults ages 19–64 who are uninsured or have individual coverage and who went to marketplace	
	Oct. 2013	Dec. 2013	Oct. 2013	Dec. 2013
Unweighted n	682	622	118	157
Percent distribution	100%	100%	17%	24%
Age				
19–34	40%	41%	32%	41%
35–49	34%	30%	42%	31%
50–64	26%	28%	26%	28%
Health status				
Excellent, very good, or good	75%	70%	73%	77%
Fair or poor	24%	29%	25%	23%
Insurance type				
Uninsured	76%	80%	70%	75%
Individual	20%	18%	22%	19%
Federal poverty level				
Under 250% FPL	NA	67%	NA	68%
250% FPL or more	NA	20%	NA	24%
Political affiliation				
Democrat	31%	31%	36%	35%
Republican	14%	13%	15%	11%
Independent	45%	40%	41%	45%
Marketplace type				
State-run marketplace	34%	38%	36%	38%
Federal marketplace	66%	62%	64%	62%

Source: The Commonwealth Fund Affordable Care Act Tracking Surveys, Oct. 2013 and Dec. 2013.