

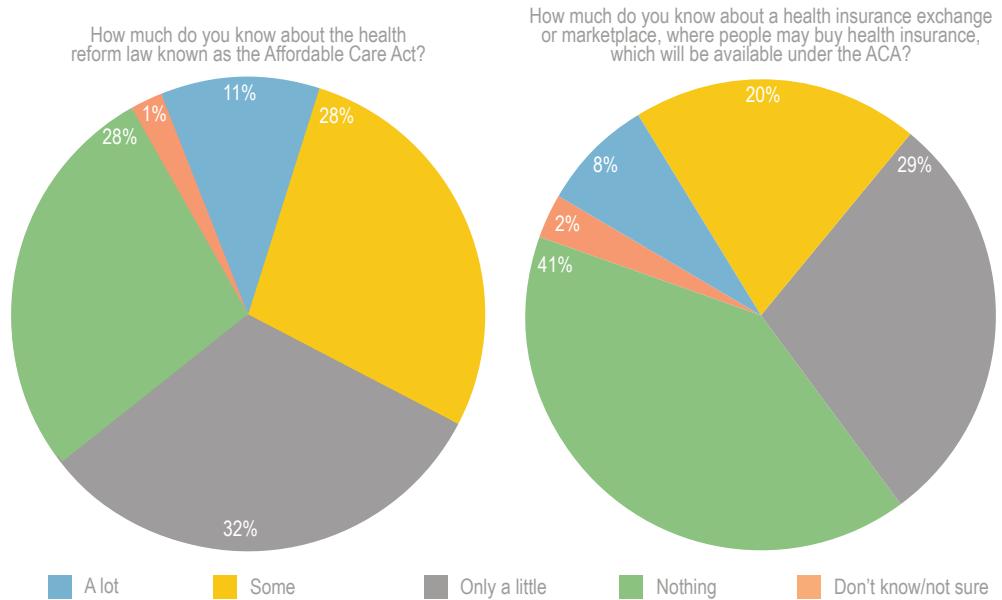
This brief summarizes results from a survey conducted in September and October of 2013 of non-elderly Mississippi adults related to their health insurance coverage and knowledge of new options available beginning in 2014, as well as components of the Affordable Care Act.

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). More detailed information, including the full UAB report with the survey methodology and a chartbook developed by the Center, is available at [www.mshealthpolicy.com](http://www.mshealthpolicy.com).

## Opinions of the Affordable Care Act and Its Components

Survey respondents report little knowledge of the ACA or the Health Insurance Marketplace (formerly known as “Exchanges”). Three out of five (60%) say they know nothing or only a little about the ACA, and 70 percent know little or nothing about the Health Insurance Marketplace. Similarly, only 37 percent say they have enough information about the health reform law to understand how it will affect them or their families.

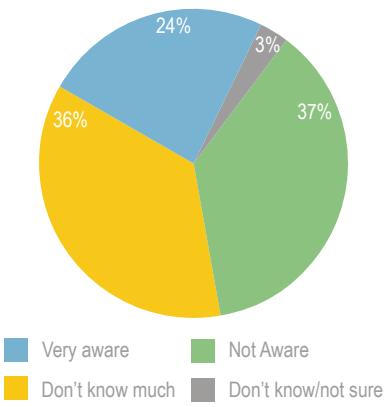
FIGURE 1. MISSISSIPPIANS’ KNOWLEDGE OF THE AFFORDABLE CARE ACT (2013)



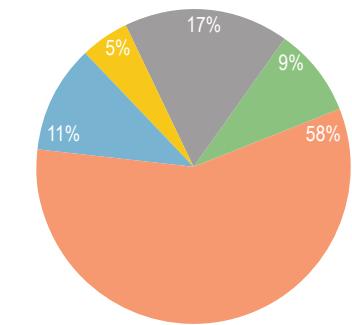
Source: Blackburn, J., Ginter, P.M., Morrisey, M.A., & Rucks, A. (2013). *Health Insurance Knowledge, Attitudes, and Behaviors of Mississippi Residents*. School of Public Health, University of Alabama at Birmingham.

### KNOWLEDGE OF MEDICAID EXPANSION (2013)

How aware are you that states have an option to expand Medicaid to cover more people?



As far as you know, in Mississippi:



- █ Gov. & leg. decided state WILL expand Medicaid
- █ Gov. & leg. decided state WILL NOT expand Medicaid
- █ Gov. & leg. have not decided if state will expand Medicaid
- █ Not heard enough to say
- █ Don't know/not sure/refused

Mississippi adults do not generally have a favorable opinion of the ACA. Almost half (46%) do not support the law, while 37 percent support it, and the remainder (17%) were not sure. Forty percent think that they will be worse off as a result of the ACA, while 22 percent think they will be better off, and 38 percent think they will be unaffected by the law or don't know what the impact will be. Interestingly, respondents showed support for many of the components of the ACA, with the notable exception of the individual mandate. This opposition to the penalty or fine associated with the individual mandate appears to influence Mississippians' opinion of the law overall.

FIGURE 2. MISSISSIPPIANS' OPINIONS ON HEALTH REFORM (2013)

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%

Source: Blackburn, J., Ginter, PM, Morrisey, MA, & Rucks, A. (2013). *Health Insurance Knowledge, Attitudes, and Behaviors of Mississippi Residents*. School of Public Health, University of Alabama at Birmingham.

The survey also sought to determine the extent of knowledge about the option to expand Medicaid under the ACA. Almost three-quarters of the respondents admitted knowing nothing or not much about the Medicaid expansion option, and 69 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. Seventeen percent reported that the Governor and Legislature had decided not to expand Medicaid, 5 percent thought they had decided to expand Medicaid, and 9 percent said state leaders had not decided whether to expand Medicaid or not.

## Coverage Status of Survey Respondents

*84 percent surveyed without insurance have been uninsured for over a year, and 68 percent for over two years.*

Of those surveyed, approximately 23 percent reported not being currently covered by health insurance. When asked for reasons they were uninsured, almost half

(49%) said that cost was the obstacle, 25 percent said they were uninsured because they were unemployed, and 9 percent pointed to the fact that their employer did not offer coverage or they were not eligible for it. Their lack of insurance is a long-term situation: 84 percent

have been uninsured for over a year, and 68 percent for over two years. The majority (55%) of the uninsured surveyed are in the 45 – 64 age group.

For the 77 percent of respondents who were covered by health insurance, most (59%) were insured through an employer, 11 percent had purchased a private policy, and approximately one out of four (27%) had Medicare, Medicaid, or other government coverage. Almost three-quarters of those currently covered by health insurance (72%) reported that they did not expect to change their plan as a result of the ACA. Only 7 percent expected to change plans, and another 9 percent said that they would change only if the costs were less.

## Knowledge, Attitudes and Behaviors of the Uninsured

More than three-quarters (77%) of the uninsured respondents reported having little or no knowledge about the ACA. Similarly, 79 percent report little or no knowledge of the Health Insurance Marketplace, and two-thirds said they were not aware of the open enrollment period that began October 1, 2013. Almost

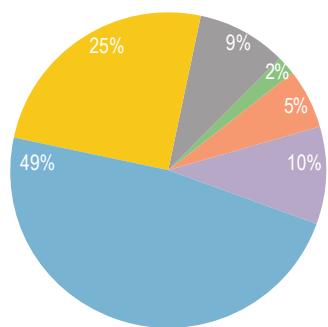
***Two-thirds of uninsured were not aware of the open enrollment period that began October 1, 2013.***

three-quarters (73%) say that they do not have enough information about the health reform law to understand how it will affect them or their family. 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.

### ATTITUDES TOWARD HEALTH INSURANCE (2013)

If not covered by insurance, what is the main reason you do not currently have health insurance?

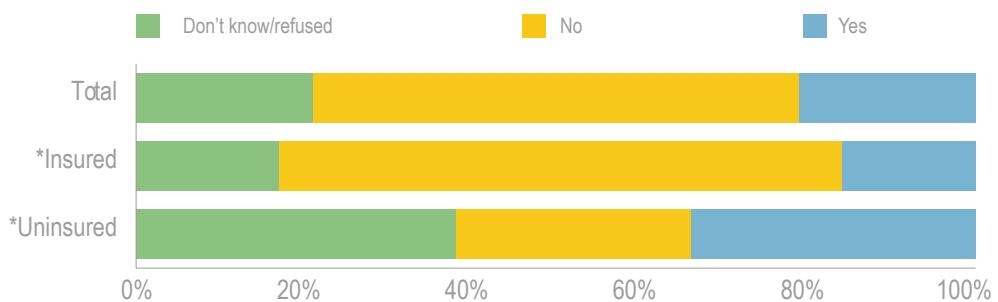


- Too expensive
- Unemployed
- Employer doesn't offer/not eligible
- Don't need it
- Can't get it
- Other

The uninsured respondents overwhelmingly perceive value in health insurance coverage, but not to the extent of the insured. While 77 percent think health insurance is "very important" for them personally and 13 percent think it is "somewhat important," 4 percent consider health insurance "not at all important," significantly higher than the 1 percent of the insured who think so. Twelve percent of the uninsured consider themselves healthy enough that they don't need health insurance, significantly higher than the 5 percent of the insured who agreed with this statement. Almost one-third (32%) of the uninsured think that health insurance is not worth the money, significantly higher than the 21 percent of the insured reporting this opinion.

### FIGURE 3. MISSISSIPPIANS' OPINION ON ENROLLMENT IN THE MARKPLACE (2013)

Do you think you will buy health insurance coverage through the health insurance exchange or marketplace during the open enrollment period?



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

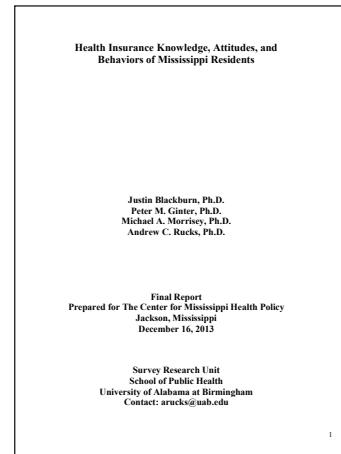
Source: Blackburn, J, Ginter, PM, Morrisey, MA, & Rucks, A. (2013). *Health Insurance Knowledge, Attitudes, and Behaviors of Mississippi Residents*. School of Public Health, University of Alabama at Birmingham.

When the penalty for not having insurance is explained, 36 percent of the uninsured say that they would buy insurance rather than pay the fine. Almost half (47%) stated they were not sure what they would do. Only 14 percent reported that they would just pay the fine. More than two out of five (43%) of the uninsured think they may be eligible for a subsidy and a similar proportion (38%) think they will buy insurance through the Health Insurance Marketplace. Both of these rates are significantly higher than the rates for the insured respondents.

## Discussion

In the first months of open enrollment, Mississippi had very low participation rates in the Health Insurance Marketplace. Of approximately 275,000 Mississippians projected to enroll in coverage through the Health Insurance Marketplace in 2014, only 17,350 individuals in the state had selected a Marketplace plan by February 1, 2014. The findings of this survey illustrate the lack of knowledge about the Health Insurance Marketplace and the open enrollment period, particularly among uninsured adults in Mississippi. This analysis provides insight into the possible reasons for the low enrollment rate. While the uninsured value health insurance coverage and indicate interest in potentially buying coverage through the Health Insurance Marketplace, knowledge and cost barriers must be overcome.

This survey provides a measurement of the knowledge, attitudes, and beliefs of Mississippi adults regarding health insurance options and reform initiatives under the Affordable Care Act that can serve as a baseline from which to gauge change over time. Information on all survey responses can be obtained from the full UAB report on the Center's website at [www.mshealthpolicy.com](http://www.mshealthpolicy.com).



## Sources

Blackburn, J, Ginter, PM, Morrisey, MA, & Rucks, A. (December 16, 2013). Health Insurance Knowledge, Attitudes, and Behaviors of Mississippi Residents. School of Public Health, University of Alabama at Birmingham.

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