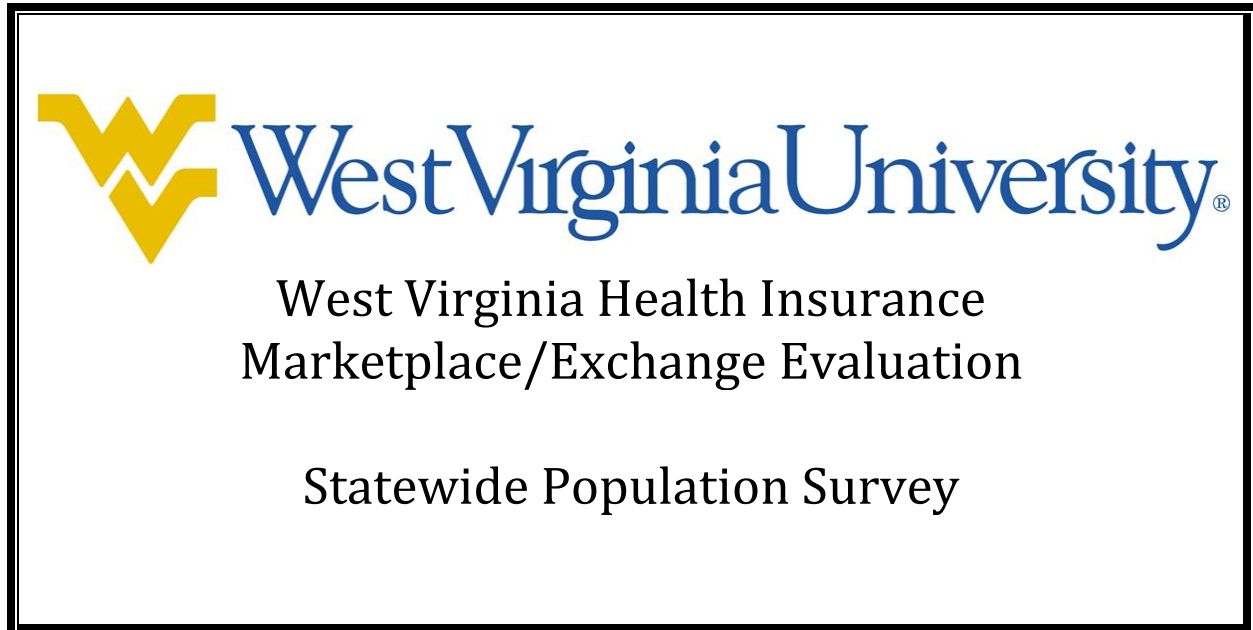


Appendix A: 2013 Population Survey All Results



All Data

n = 1198

Valid % Reported

Missing Noted if > 5% (60)



Please complete this survey if you are 18 years of age or older. Answer the following questions by checking the correct box or writing your answer in the space provided. You may skip questions. Please return using the prepaid envelope provided.



Q1: Do you have one person you think of as your personal doctor or healthcare provider such as a primary care provider, nurse practitioner, or physician’s assistant?

90.6% Yes 9.4%No

Q2: About how long has it been since you last visited a doctor or other healthcare provider for a routine checkup? A routine checkup is a general physical exam, not an exam for a specific injury, illness, or condition.

74.7% Within the past year 2.3% I have never been to a doctor for a routine checkup
10.1% Within the past 2 years 2.0% Don’t know or don’t remember
5.2% Within the past 5 years
5.7% 5 or more years ago

Q3: In the past 12 months, did you go without one of the following because you could not afford it?

	I did not need this	Yes	No	Missing
Seeing a healthcare provider for an illness	11.3%	15.7%	73.0%	64
A prescribed medication	7.2%	20.0%	72.8%	-
Seeing a specialist	16.8%	16.7%	66.5%	67
A procedure or surgery	29.0%	12.0%	58.9%	93
A test or screening	11.2%	18.3%	70.5%	65
A check up	7.1%	14.3%	78.5%	66

Q4: Would you say that, in general, your health is:

Poor	Below Average	Average	Good	Excellent
<u>2.6%</u>	<u>10.2%</u>	<u>29.6%</u>	<u>44.6%</u>	<u>13.0%</u>

Q5: Have you ever been told by a healthcare provider that you have any of the following chronic conditions (Check Yes or No)?

	Yes	No	Missing
High blood pressure (hypertension)	49.9%	50.1%	-
Diabetes (sugar)	18.2%	81.8%	67
High blood cholesterol	46.1%	53.9%	-
Asthma	13.7%	86.3%	75
Heart disease	12.2%	87.8%	77
Other long term medical condition	29.9%	70.1%	76
Mental Illness or depression	17.1%	82.9%	70
Substance abuse/addiction	0.7%	99.3%	81

Q6: How many times over the past 12 months did you go to the emergency room? (If 0, skip to question 8)



Range: 0-20

Mean = 0.39

0 Visits = 76.0%

1 Visit = 16.6% (n=134)

2 Visits = 4.7% (n=38)

Missing = 390

Q8: Do you have health insurance?

<p>If YES, please answer this column</p> <p style="text-align: center;">↓</p> <p style="text-align: center;">n = 1002</p>	<p>If NO, please answer this column</p> <p style="text-align: center;">↓</p> <p style="text-align: center;">n = 167 (14.0%)</p>
<p>Overall, how would you rate your current health insurance?</p> <p>Terrible</p> <p style="text-align: right;">1.0%</p> <p>Very Poor</p> <p style="text-align: right;">1.5%</p> <p>Poor</p> <p style="text-align: right;">7.5%</p> <p>Good</p> <p style="text-align: right;">35.8%</p> <p>Very Good</p> <p style="text-align: right;">26.1%</p> <p>Excellent</p> <p style="text-align: right;">12.2%</p> <p>Unsure / Don't Know</p> <p style="text-align: right;">1.4%</p>	<p>Prior to today, how long has it been since you had health insurance?</p> <p>I had health insurance in the past year but do not have it now.</p> <p style="text-align: right;">1.1% (13)</p> <p>It has been 1-2 years.</p> <p style="text-align: right;">1.8% (21)</p> <p>It has been 3-4 years.</p> <p style="text-align: right;">1.8% (21)</p> <p>It has been 5-10 years.</p> <p style="text-align: right;">3.0% (36)</p> <p>It has been more than 10 years.</p> <p style="text-align: right;">4.4% (53)</p> <p>I have never had health insurance coverage.</p> <p style="text-align: right;">1.9% (23)</p>
<p>If YES, please answer this column</p> <p style="text-align: center;">↓</p> <p style="text-align: center;">n = 1002</p> <p>Do you currently cut your spending on basic needs such as food, utility bills, or housing in order to pay for your insurance?</p> <p>Yes</p> <p style="text-align: right;">12.8%</p> <p>No</p> <p style="text-align: right;">71.0%</p> <p>Unsure / Don't know</p> <p style="text-align: right;">1.9%</p>	<p>If NO, please answer this column</p> <p style="text-align: center;">↓</p> <p style="text-align: center;">n = 167 (14.0%)</p> <p>What is your primary reason for not having health insurance (select all that apply)?</p> <p>I could not afford health insurance.</p> <p style="text-align: right;">12.2% (144)</p> <p>Health Insurance was not available.</p> <p style="text-align: right;">1.0% (12)</p> <p>I did not feel I needed health insurance.</p> <p style="text-align: right;">0.3% (3)</p>

	<p>I did not want to pay for health insurance.</p> <p>0.8 (9)</p> <p>I have a health condition that kept me from enrolling for health insurance.</p> <p>0.9% (11)</p> <p>Other:</p> <p>1.1% (13)</p>																																
<p>If YES, please answer this column</p> <p style="text-align: center;">↓</p> <p style="text-align: center;">n = 1002</p> <p>How do you pay for health insurance? (Check all that apply)</p> <p>I pay for all of my health insurance 16.8%</p> <p>I pay for some of my health insurance 28.1%</p> <p>An employer pays for all of my insurance 5.9%</p> <p>An employer pays for some of my insurance 40.1%</p> <p>Medicaid 3.8%</p> <p>Medicare 22.4%</p> <p>Other: 4.7%</p> <hr/> <p>GO TO PAGE 4 →</p>	<p>If NO, please answer this column</p> <p style="text-align: center;">↓</p> <p style="text-align: center;">n = 167 (14.0%)</p> <p>If you had health insurance, would you be likely to decrease or increase the number of times a year you do the following?</p> <table border="1"> <thead> <tr> <th></th> <th>Increase</th> <th>Decrease</th> <th>Probably not change</th> </tr> </thead> <tbody> <tr> <td>See a healthcare provider when you are sick</td> <td>7.5%</td> <td>0.0%</td> <td>6.5%</td> </tr> <tr> <td>See a specialist</td> <td>6.3%</td> <td>0.3%</td> <td>7.1%</td> </tr> <tr> <td>See a healthcare provider for a wellness checkup</td> <td>8.2%</td> <td>0.0%</td> <td>5.7%</td> </tr> <tr> <td>Go to the emergency room for treatment</td> <td>3.0%</td> <td>1.5%</td> <td>9.1%</td> </tr> <tr> <td>Stay overnight in the hospital</td> <td>3.1%</td> <td>0.8%</td> <td>9.7%</td> </tr> <tr> <td>See a Primary Care Center</td> <td>5.6%</td> <td>0.4%</td> <td>7.7%</td> </tr> <tr> <td>Visit an urgent care facility</td> <td>4.3%</td> <td>0.7%</td> <td>8.6%</td> </tr> </tbody> </table> <p>GO TO PAGE 4 →</p>		Increase	Decrease	Probably not change	See a healthcare provider when you are sick	7.5%	0.0%	6.5%	See a specialist	6.3%	0.3%	7.1%	See a healthcare provider for a wellness checkup	8.2%	0.0%	5.7%	Go to the emergency room for treatment	3.0%	1.5%	9.1%	Stay overnight in the hospital	3.1%	0.8%	9.7%	See a Primary Care Center	5.6%	0.4%	7.7%	Visit an urgent care facility	4.3%	0.7%	8.6%
	Increase	Decrease	Probably not change																														
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Go to the emergency room for treatment	3.0%	1.5%	9.1%																														
Stay overnight in the hospital	3.1%	0.8%	9.7%																														
See a Primary Care Center	5.6%	0.4%	7.7%																														
Visit an urgent care facility	4.3%	0.7%	8.6%																														

Q7: How many of these emergency room visits were because you could not afford to go somewhere else such as a doctor's office or an urgent care clinic?



Range: 0-20

Mean= 0.37 (n=184)

0 Visits = 21.3% (n=171)

1 Visit = 1.5% (n=12)

2 Visits = 4.7% (n=7)

Missing = 395

Please Read the Following:

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)

Q9: Before today, how familiar were you with the WV Health Insurance Marketplace/Exchange?

Not at all Familiar

67.3%

Not too familiar

15.2%

Somewhat familiar

15.4%

Very familiar

2.0%

Q10: Prior to today, did you know people would be able to get financial help from the government to pay for health insurance using the WV Health Insurance Marketplace/Exchange?

Yes No
26.3% 73.7%

Q11: Prior to today, did you know the WV Health Insurance/Marketplace will open on October1, 2013?

Yes No
12.4% 87.6%

Q12: To what extent do you agree or disagree with the following statements?

	Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree	Missing
I am very interested in finding out more about the WV Health Insurance Marketplace/Exchange.	7.6%	8.9%	31.9%	31.6%	20.1%	
I would like to buy insurance to take better care of my family's health.	13.9%	16.2%	38.6%	19.2%	12.2%	104
My family member or I have a specific health problem and I need to make sure that problem is covered in my insurance.	12.4%	13.8%	25.0%	26.6%	22.2%	79
I have time to find out more about the WV Health Insurance Marketplace/Exchange.	6.3%	9.8%	35.5%	36.9%	11.6%	112
The WV Health Insurance Marketplace/Exchange is a good thing for the people of WV.	4.0%	3.2%	43.1%	29.2%	20.4%	90
	Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree	Missing
I want to comply with the law requiring most individuals to have healthcare coverage beginning next year.	9.7%	5.5%	29.5%	37.2%	18.3%	81
Financial help from the government is important in my decision to buy health insurance.	16.8%	12.5%	34.9%	20.8%	15.0%	76
I am financially better off with health insurance than I am without health insurance.	5.6%	5.9%	19.1%	34.5%	35.0%	65
Competition between insurance companies will lead to lower costs.	8.3%	9.6%	28.1%	33.0%	20.9%	66

Q13: How likely is it that you will use the Marketplace/ Exchange to buy your insurance between October 1, 2013 and March 31, 2014?

Very Unlikely	Unlikely	Likely	Very Likely	Don't Know
<u>36.9%</u>	<u>23.6%</u>	<u>9.6%</u>	<u>4.5%</u>	<u>25.4%</u>

Q14: Do you think you and/or your family will qualify for subsidies (financial help) on the WV Health Insurance Marketplace/ Exchange?

Yes	No	I don't know
<u>10.8%</u>	<u>51.8%</u>	<u>37.4%</u>

Q15: If you had to choose one, which is more important to you when buying health insurance?

Price	Quality	Missing
<u>30.9%</u>	<u>69.0%</u>	103

Q16: How confident do you feel about your ability to find information about the WV Health Insurance Exchange/Marketplace?

Not at all confident	Not too confident	Somewhat confident	Very Confident
<u>8.8%</u>	<u>24.5%</u>	<u>50.9%</u>	<u>15.8%</u>

Q17: How confident do you feel about your ability to fill out health insurance forms by yourself?

Not at all confident	Not too confident	Somewhat confident	Very Confident
<u>3.9%</u>	<u>10.3%</u>	<u>41.9%</u>	<u>43.9%</u>

Q18: How often do you need to have someone help you when you read instructions, pamphlets, or other written material related to health insurance?

Never	Rarely	Sometimes	Often	Always
<u>50.7%</u>	<u>29.2%</u>	<u>15.9%</u>	<u>2.9%</u>	<u>1.3%</u>

Q19: Would you have health insurance next year (2014) if not required by law?

81.9% Yes 11.3% No 6.8% I do not know about the law

Q20: What year were you born? 1919 – 1990

Mean= 57.29

Q21: Which one of these groups would you say best represents your race or background? Please choose all that apply.

White 96.5%
 Black or African American 2.2%
 Hispanic or Latino 0.3%
 Asian 0.5%
 Native Hawaiian or Other Pacific
 Islander 0.1%
 American Indian or Alaska Native 1.0%
 Other : _____ 0.6%

Q22: What is the highest grade or year of school you completed?

Less than a high school
 Diploma 2.8%
 High school diploma or GED
21.8%
 Some college or Associate's
 (2 year) degree 28.8%
 Bachelor's degree (4 years of
 college) 19.6%
 Advanced, graduate, or
 professional degree 26.9%

Q23: Are you currently...?

<u>48.8%</u>	Employed for wages / salary	<u>0.3%</u>	A Student
<u>13.3%</u>	Self-employed	<u>24.5%</u>	Retired
<u>1.6%</u>	Out of work for less than 1 year	<u>7.0%</u>	I have a disability that prevents me from working
<u>2.8%</u>	A Homemaker		

Q24: Are you currently...?

Male 42.8% Female 57.2%

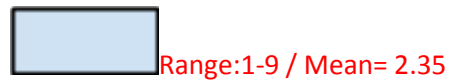
Q26: How many children 18 and under live in your household?



1= 11.0%

2= 6.5%

Q25: What is your household size?



1 = 19.0%

2 =50.0%

3 = 14.6%

Q27: What is your current marital status?

- 68.2% Married
- 1.1% Separated
- 14.2% Divorced
- 6.9% Widowed
- 8.5% Single, never married
- 1.2% Other: _____

Q28: What was your household income last year?

- 4.9% Less than \$10,000
- 5.6% \$10,000 - \$14,999
- 3.0% \$15,000 - \$19,999
- 6.5% \$20,000 - \$24,999
- 11.5% \$25,000 - \$34,999
- 13.5% \$35,000 - \$49,999
- 16.7% \$50,000 - \$74,999
- 34.9% \$75,000 or more
- 3.3% Not sure or don't know

Q29: 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

39.0% Yes 61.0% No

119 Missing

Q30: In the last six months, have transportation problems kept you from receiving medical care?

4.3% Yes 95.7% No

Q31: Do you have a way to easily access the internet?

89.2% Yes 10.8% No

Q32: In general, when it comes to politics, do you usually think of yourself as:

- Strongly liberal
 - Liberal
 - Moderate
 - Conservative
 - Strongly conservative
- 4.5% 13.7% 39.3% 32.6% 9.9%

Missing = 90

Q33: What county are you from? _____

Do you have any final comments about the WV Health Insurance Marketplace/Exchange, or your Healthcare in general?

Appendix B: 2013 Population Survey Insured v. Uninsured Results



West Virginia Health Insurance Marketplace/Exchange
Evaluation

Statewide Population Survey

Insured vs. Uninsured

n = 167 uninsured

n= 1031 insured

Valid % Reported

When different:

Uninsured in Red

Insured in BLUE

When NOT different Numbers reported in Black



Please complete this survey if you are 18 years of age or older. Answer the following questions by checking the correct box or writing your answer in the space provided. You may skip questions. Please return using the prepaid envelope provided.



Q1: Do you have one person you think of as your personal doctor or healthcare provider such as a primary care provider, nurse practitioner, or physician's assistant?

UN = 71.3% Yes 28.7% No

IN = 93.5% Yes 6.5% No

Phi. = .260

**Q2: About how long has it been since you last visited a doctor or other healthcare provider for a routine checkup?
A routine checkup is a general physical exam, not an exam for a specific injury, illness, or condition.**

Within the past year

UN = 49.0%

IN = 78.5%

Within the past 2 years

UN = 11.5%

IN = 10.0%

Within the past 5 years

UN = 8.9%

IN = 4.7%

5 or more years ago

UN = 19.1%

IN = 3.6%

Phi = .296

I have never been to a doctor for a routine checkup

UN = 5.1%

IN = 1.8%

Don't know or don't remember

UN = 6.4%

IN = 1.3%

Q3: In the past 12 months, did you go without one of the following because you could not afford it?

	Yes	No or I did not need this	Phi
Seeing a healthcare provider for an illness	UN =51.6% IN =9.8%	UN =48.3% IN =90.2%	.411
A prescribed medication	UN =46.8% IN =15.4%	UN =53.2% IN =84.6%	.324
Seeing a specialist	UN =47.4% IN =11.9%	UN =52.6% IN =88.2%	.265
A procedure or surgery	UN =32.2% IN=9.0%	UN =67.8% IN =91.0%	.241
A test or screening	UN =53.9% IN =12.7%	UN =46.0% IN =87.4%	.405
A check up	UN =48.0% IN =9.0%	UN =51.3% IN =91.0%	.399

Q4: Would you say that, in general, your health is:

Poor	Below Average	Average	Good	Excellent
UN =2.5%	UN =11.9%	UN =41.3%	UN =37.5%	UN =6.9%
IN =2.5%	IN =9.8%	IN =27.8%	IN =45.7%	IN =14.2%
Phi = .120				

Q5: Have you ever been told by a healthcare provider that you have any of the following chronic conditions (Check Yes or No)?

	Yes	No	Phi
High blood pressure (hypertension)	UN =42.8% IN =50.7%	UN =57.2% IN =49.3%	N/A
Diabetes (sugar)	UN =17.1% IN =17.9%	UN =82.9% IN =82.1%	N/A
High blood cholesterol	UN =32.7% IN =48.0%	UN =67.3% IN =52.0%	.106
Asthma	UN =13.7% IN =13.8%	UN =86.3% IN =86.2%	N/A
Heart disease	UN =10.0% IN =12.5%	UN =90.0% IN =87.5%	N/A
Other long term medical condition	UN = 27.5% IN =30.3%	UN = 72.5% IN =69.7%	N/A
Mental Illness or depression	UN =27.9% IN =15.5%	UN =72.1% IN =84.5%	.114
Substance abuse/addiction	UN =2.0% IN =0.5%	UN =98.0% IN =99.5%	.060

Q6: How many times over the past 12 months did you go to the emergency room? (If 0, skip to question 8)



Effect size (eta²)

0.01

Effect size (eta²)

0.01

Mean UN= .31

Mean IN=.54

Q7: How many of these emergency room visits were because you could not afford to go somewhere else such as a doctor's office or an urgent care clinic?



(n=184)

Mean UN= .125 Mean IN=.931

Effect
size
(eta²)

0.123

Q8: Do you have health insurance?

<p>If YES, please answer this column</p> <p style="text-align: center;">↓</p> <p style="text-align: center;">n = 1002</p>	<p>If NO, please answer this column</p> <p style="text-align: center;">↓</p> <p style="text-align: center;">n = 166 (14.3%)</p>
<p>Overall, how would you rate your current health insurance?</p> <ul style="list-style-type: none"> 1.2% Terrible 1.8% Very Poor 8.8% Poor 41.8% Good 30.5% Very Good 14.3% Excellent 1.6% Unsure / Don't Know 	<p>Prior to today, how long has it been since you had health insurance?</p> <ul style="list-style-type: none"> 7.8% (13) I had health insurance in the past year but do not have it now. 12.6% (21) It has been 1-2 years. 12.6% (21) It has been 3-4 years. 21.6% (36) It has been 5-10 years. 31.7% (53) It has been more than 10 years. 13.8% (23) I have never had health insurance coverage.
<p>Do you currently cut your spending on basic needs such as food, utility bills, or housing in order to pay for your insurance?</p> <ul style="list-style-type: none"> 14.9% Yes 82.9% No 2.2% Unsure / Don't know 	<p>What is your primary reason for not having health insurance (select all that apply)?</p> <ul style="list-style-type: none"> 85.5% (142) I could not afford health insurance. 7.2% (12) Health Insurance was not available. 1.8% (3) I did not feel I needed health insurance. 5.4% (9) I did not want to pay for health insurance. 6.6% (11) I have a health condition that kept me from enrolling for health insurance. <input type="checkbox"/> Other: 7.8% (13)

If YES, please answer this column

↓
n = 1002

If NO, please answer this column

↓
n = 166 (14.3)

How do you pay for health insurance? (Check all that apply)

- 19.6% I pay for all of my health insurance
- 32.7% I pay for some of my health insurance
- 6.9% An employer pays for all of my insurance
- 46.8% An employer pays for some of my insurance
- 4.5% Medicaid
- 26.1% Medicare
- 5.5% Other:

GO TO PAGE 4 →

If you had health insurance, would you be likely to decrease or increase the number of times a year you do the following?

	Increase	Decrease	Probably not change
See a healthcare provider when you are sick	53.7%	0.0%	46.3%
See a specialist	45.9%	1.9%	52.2%
See a healthcare provider for a wellness checkup	59.4%	0.0%	40.6%
Go to the emergency room for treatment	22.4%	10.9%	66.7%
Stay overnight in the hospital	23.1%	5.8%	71.2%
See a Primary Care Center	41.1%	3.2%	55.7%
Visit an urgent care facility	32.1%	5.1%	62.8%

GO TO PAGE 4 →

Please Read the Following:

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.

4. You can enroll on-line, by phone, mail, or in person beginning October 1, 2013.
5. Families and individuals with incomes of up to 400%of the federal poverty level will be eligible for subsidies (financial help).
6. 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)

Q9: Before today, how familiar were you with the WV Health Insurance Marketplace/Exchange?

Not at all Familiar	Not too Familiar	Somewhat Familiar	Very Familiar
UN =76.5%	UN =13.9%	UN =9.6%	UN =0.0%
IN =65.8%	IN =15.5%	IN =16.5%	IN =2.3%*

Phi = .096

Q10: Prior to today, did you know people would be able to get financial help from the government to pay for health insurance using the WV Health Insurance Marketplace/Exchange?

Yes	No
UN =14.6%	UN =85.4%
IN =28.1%	IN =71.9%

Phi = .107

Q11: Prior to today, did you know the WV Health Insurance/Marketplace will open on October 1, 2013?

Yes	No
UN =9.6%	UN =90.4%
IN =12.9%	IN =87.1%

Phi = N/A

Q12: To what extent do you agree or disagree with the following statements?

	Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree	Phi
I am very interested in finding out more about the WV Health Insurance Marketplace/ Exchange.	UN = 2.4% IN =8.6%	UN =1.8% IN =10.2%	UN =20.6% IN =34.0%	UN =33.9% IN =31.0%	UN =41.2%* IN =16.3%*	.249
I would like to buy insurance to take better care of my family's health.	UN = 3.8% IN =15.8%	UN =6.3% IN =18.1%	UN =25.6% IN =40.6%	UN =34.4% IN =16.6%	UN =30.0%* IN =8.9%	.314
My family member or I have a specific health problem and I need to make sure that problem is covered in my insurance.	UN = 7.5% IN =13.3%	UN =9.3% IN =14.8%	UN =26.7% IN =24.8%	UN =27.3% IN =26.1%	UN =29.2% IN =21.1%*	.100
I have time to find out more about the WV Health Insurance Marketplace/Exchange.	UN =3.1% IN =6.9%	UN =5.7% IN =10.5%	UN =31.4% IN =35.9%	UN =40.3% IN =36.4%	UN =19.5% IN =10.3%	.127
The WV Health Insurance Marketplace/ Exchange is a good thing for the people of WV.	UN = 0.6% IN =4.5%	UN =1.9% IN =3.4%	UN =44.9% IN =42.7%	UN = 25.0% IN =30.2%	UN =27.6% IN =19.1%	.105
I want to buy insurance from a company I've heard of.	UN =2.5% IN =4.5%	UN =5.1% IN =5.7%	UN =55.4% IN =35.7%	UN =26.1% IN =39.8%	UN=10.8% IN =14.4%*	.144
I want to comply with the law requiring most individuals to have healthcare coverage beginning next year.	UN =8.7% IN =9.8%	UN =11.2% IN =4.5%	UN =30.4% IN =29.5%	UN =35.4% IN =37.2%	UN =14.3% IN =19.0%	.110
Financial help from the government is important in my decision to buy health insurance.	UN =6.8% IN =18.8%	UN =3.1% IN =14.2%	UN =24.1% IN =37.0%	UN = 24.1% IN =19.6%	UN =42.0%* IN =10.5%*	.335
I am financially better off with health insurance than I am without health insurance.	UN =9.3% IN =5.0%	UN =11.7% IN =4.9%	UN =33.3% IN =16.6%	UN =24.7% IN =36.1%	UN=21.0% IN =37.4%	.215
Competition between insurance companies will lead to lower costs.	UN =12.5% IN =7.6%	UN =6.9% IN =10.1%	UN =40.0% IN =25.9%	UN =26.3% IN =34.1%	UN =14.4%* IN =22.2%	.139

Q13: How likely is it that you will use the Marketplace/ Exchange to buy your insurance between October 1, 2013 and March 31, 2014?

Very Unlikely	Unlikely	Likely	Very Likely	I Don't Know
UN =9.7% IN =41.3%	UN =10.3% IN =26.1%	UN = 24.2% IN =7.1%	UN =12.1% IN =3.3%	UN =43.6% IN =22.2%

Phi = .355

Q14: Do you think you and/or your family will qualify for subsidies (financial help) on the WV Health Insurance Marketplace/ Exchange?

Yes	No	I Don't Know
UN =31.5%	UN =8.5%	UN =60.0%
IN =7.4%	IN =59.1%	IN =33.5%
Phi = .385		

Q15: If you had to choose one, which is more important to you when buying health insurance?

Price	Quality
UN =57.3%	UN =42.7%
IN =26.4%	IN =73.5%
Phi = .236	

Q16: How confident do you feel about your ability to find information about the WV Health Insurance Exchange/Marketplace?

Not at all Confident	Not too Confident	Somewhat Confident	Very Confident
UN = 4.9%	UN = 32.3%	UN = 48.2%	UN =14.6%
IN =9.4%	IN =23.1%	IN =51.3%	IN =16.2%
Phi = .087			

Q17: How confident do you feel about your ability to fill out health insurance forms by yourself?

Not at all Confident	Not too Confident	Somewhat Confident	Very Confident
UN =2.4%	UN = 7.3%	UN =50.3%	UN =40.0%
IN =4.1%	IN =10.9%	IN =40.1%	IN =44.9%
Phi = N/A			

Q18: How often do you need to have someone help you when you read instructions, pamphlets, or other written material related to health insurance?

Never	Rarely	Sometimes	Often	Always
UN =51.2%	UN =28.9%	UN =18.1%	UN =1.2%	UN =0.6%
IN =50.7%	IN =29.6%	IN =15.3%	IN =3.1%	IN =1.3%
Phi = N/A				

Q19: Would you have health insurance next year (2014) if not required by law?

Yes	No	I Don't Know About the Law
UN =17.6% IN =92.2%	UN =66.7% IN =2.5%	UN=15.7% IN =5.3%
Phi = .728		

Q20: What year were you born?

Means (age, calculated)

UN= 58.89 IN= 52.18

Effect size= .03 (eta2)

Q21: Which one of these groups would you say best represents your race or background? Please choose all that apply.

- | | |
|---|--|
| <input type="checkbox"/> White
IN = 96.5% UN= 97.6% | <input type="checkbox"/> Native Hawaiian or Other Pacific
Islander
IN=0.0% UN=0.6% |
| <input type="checkbox"/> Black or African American
IN = 2.2% UN = 1.2% | <input type="checkbox"/> American Indian or Alaska Native
IN=1.0% UN=1.2% |
| <input type="checkbox"/> Hispanic or Latino
IN = .4% UN = 0.0% | <input type="checkbox"/> Other :
IN = 0.5% UN = 1.2% |
| <input type="checkbox"/> Asian
IN = 0.5% UN = 0.6% | |

*Race or background may reflect multiple responses

Q22: What is the highest grade or year of school you completed?

- | | |
|--|--|
| <input type="checkbox"/> Less than a high school diploma
IN = 1.9% UN= 6.1% | <input type="checkbox"/> Bachelor's degree (4 years of college)
IN = 20.2% UN= 18.3% |
| <input type="checkbox"/> High school diploma or GED
IN = 19.8% UN= 35.4% | <input type="checkbox"/> Advanced, graduate, or professional degree
IN = 29.9% UN= 7.9% |
| <input type="checkbox"/> Some college or Associate's (2 year) degree
IN = 28.2% UN= 32.3% | |

Q23: Are you currently...?

- | | |
|---|--|
| <input type="checkbox"/> Employed for wages / salary
IN = 52.3% UN= 29.4% | <input type="checkbox"/> Retired
IN = 27.5% UN= 5.6% |
| <input type="checkbox"/> Self-employed
IN = 9.8% UN= 35.0% | <input type="checkbox"/> I have a disability that prevents me from working
IN = 6.3% UN= 8.8% |
| <input type="checkbox"/> Out of work for less than 1 year
IN = 1.0% UN= 5.6% | |
| <input type="checkbox"/> A Homemaker
IN = 2.0% UN= 7.5% | |
| <input type="checkbox"/> Out of work for 1 year or more
IN = 0.9% UN= 6.3% | |
| <input type="checkbox"/> A Student
IN = 0.1% UN= 1.9% | |

Q24: Are you?

- | |
|---|
| <input type="checkbox"/> Male
IN=42.2% UN = 45.3% |
| <input type="checkbox"/> Female
IN=57.8% UN= 54.7% |

Q25: What is your household size?

Means:

IN= 2.22

UN= 2.46

Effect size= ns

Q26: How many children 18 and under live in your household?

Means:

IN= .47

UN= .37

Effect size= ns

Q27: What is your current marital status?

- Married
IN =71.2%UN = 52.1%
- Separated
IN =1.0%UN = 1.8%
- Divorced
IN =12.4%UN = 25.7%
- Widowed
IN = 7.2%UN = 3.6%
- Single, never married
IN = 7.3%UN = 15.0%
- Other:
IN = 1.0%UN = 1.8%

Q28: What was your household income last year?

- Less than \$10,000
IN = 2.7%UN = 17.6%
- \$10,000 - \$14,999
IN = 3.6%UN = 15.1%
- \$15,000 - \$19,999
IN = 2.1%UN = 8.2%
- \$20,000 - \$24,999
IN = 5.3%UN = 13.2%
- \$25,000 - \$34,999
IN=10.4%UN = 17.6%
- \$35,000 - \$49,999
IN=13.4%UN = 14.5%
- \$50,000 - \$74,999
IN =18.6%UN = 5.7%
- \$75,000 or more
IN =40.7%UN = 3.1%
- Not sure or don't know
IN = 3.1%UN = 5.0%

Q29: 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

- Yes IN = 45.3 UN = 2.0%
- No IN = 54.7 UN = 98.0%

Q30: In the last six months, have transportation problems kept you from receiving medical care?

- Yes IN = 3.1% UN = 10.2%
- No IN = 96.9% UN = 89.8%

Q31: Do you have a way to easily access the internet?

- Yes IN = 90.1% UN = 83.7%
- No IN = 9.9% UN = 16.3%

Q32: In general, when it comes to politics, do you usually think of yourself as:

Strongly liberal	Liberal	Moderate	Conservative	Strongly conservative
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
IN = 4.4%	IN = 41.3%	IN = 37.8%	IN = 33.5%	IN = 10.0%
UN = 5.8%	UN = 10.9%	UN = 45.5%	UN = 27.6%	UN = 10.3%

Q33: What county are you from? _____

Do you have any final comments about the WV Health Insurance Marketplace/Exchange, or your healthcare in general?

Appendix C: 2013 Population Survey Subsidy Eligibility Results



West Virginia Health Insurance Marketplace/Exchange
Evaluation

Statewide Population Survey

Probably Qualify vs. Probably Not Qualify

n = 717 Probably Not Qualify

n= 481 Probably Qualify

Valid % Reported

When different:

Probably Not Qualify in Red

Probably Qualify in BLUE

When NOT different Numbers reported in Black



Please complete this survey if you are 18 years of age or older. Answer the following questions by checking the correct box or writing your answer in the space provided. You may skip questions. Please return using the prepaid envelope provided.



Q1: Do you have one person you think of as your personal doctor or healthcare provider such as a primary care provider, nurse practitioner, or physician's assistant?

PNQ = 94.6% Yes 5.4% No

PQ = 84.4% Yes 15.6% No

Phi. = .171

Q2: About how long has it been since you last visited a doctor or other healthcare provider for a routine checkup?
A routine checkup is a general physical exam, not an exam for a specific injury, illness, or condition.

Within the past year

PNQ = 81.4%

PQ = 64.3%

Within the past 2 years

PNQ = 8.3%

PQ = 13.0%

Within the past 5 years

PNQ = 4.7%

PQ = 5.9%

5 or more years ago

PNQ = 2.5%

PQ = 10.6%

Phi = .219

I have never been to a doctor for a routine checkup

PNQ = 1.8%

PQ = 3.1%

Don't know or don't remember

PNQ = 1.3%

PQ = 3.1%

Q3: In the past 12 months, did you go without one of the following because you could not afford it?

	Yes	No or I did not need this	Phi
Seeing a healthcare provider for an illness	PNQ =7.5% PQ =28.4%	PNQ =92.5% PQ=71.6%	.299
A prescribed medication	PNQ =2.1% PQ =32.2%	PNQ =87.9% PQ =67.8%	.287
Seeing a specialist	PNQ =10.1% PQ =27.0%	PNQ =90.0% PQ=73.0%	.276
A procedure or surgery	PNQ =7.0% PQ=19.9%	PNQ =93.0% PQ=80.2%	.217
A test or screening	PNQ=9.3% PQ =32.0%	PNQ =90.7% PQ=68.0%	.310
A check up	PNQ =6.8% PQ =26.0%	PNQ =93.2% PQ =73.8%	.283

Q4: Would you say that, in general, your health is:

Poor	Below Average	Average	Good	Excellent
PNQ =3.1%	PNQ =9.9%	PNQ =23.9%	PNQ =46.7%	PNQ =16.3%
PQ =1.7%	PQ=10.7%	PQ =38.3%	PQ =41.3%	PQ =8.0%
Phi = .180				

Q5: Have you ever been told by a healthcare provider that you have any of the following chronic conditions (Check Yes or No)?

	Yes	No	Phi
High blood pressure (hypertension)	PNQ =51.8% PQ =46.9%	PNQ =48.2% PQ =53.1%	N/A
Diabetes (sugar)	PNQ =18.8% PQ=17.3%	PNQ =81.2% PQ =82.7%	N/A
High blood cholesterol	PNQ =50.1% PQ =39.8%	PNQ =49.9% PQ=60.2%	.101
Asthma	PNQ =13.7% PQ =13.8%	PNQ =86.3% PQ=86.2%	N/A
Heart disease	PNQ =14.7% PQ=8.4%	PNQ =85.3% PQ=91.6%	.094
Other long term medical condition	PNQ = 29.7% PQ=30.3%	PNQ = 70.3% PQ =69.7%	N/A
Mental Illness or depression	PNQ =14.5% PQ =21.2%	PNQ =85.5% PQ=78.8%	.088
Substance abuse/addiction	PNQ =.7% PQ=.7%	PNQ =99.3% PQ=99.3%	N/A

Q6: How many times over the past 12 months did you go to the emergency room? (If 0, skip to question 8)

Means:

PNQ: .33

PQ: .37

Effect size= ns

Q7: How many of these emergency room visits were because you could not afford to go somewhere else such as a doctor's office or an urgent care clinic?

Means:

PNQ: .139

PQ: .408

Effect size= .03 (eta²)

Q8: Do you have health insurance?

If YES, please answer this column ↓	If NO, please answer this column ↓
Overall, how would you rate your current health insurance?	Prior to today, how long has it been since you had health insurance?
Terrible PNQ = 1.0% PQ = 1.1%	
Very Poor PNQ = 1.0% PQ = 2.3%	I had health insurance in the past year but do not have it now. PNQ = 0.0% PQ = 2.8%
Poor PNQ = 6.4% PQ = 9.1%	It has been 1-2 years. PNQ = 0.4% PQ = 3.8%
Good PNQ = 37.7% PQ = 32.9%	It has been 3-4 years.
Very Good PNQ = 33.4% PQ = 15.3%	

If YES, please answer this column



Excellent

PNQ = 16.3% PQ = 6.2%

Unsure / Don't Know

PNQ = 1.7% PQ = .8%

If NO, please answer this column



PNQ =0.0% PQ = 4.5%

It has been 5-10 years.

PNQ =0.7% PQ = 6.6%

It has been more than 10 years.

PNQ =0.7% PQ =10.2%

I have never had health insurance coverage.

PNQ =0.6% PQ = 4.0%

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

Yes PNQ = 9.9% PQ =16.9%

No PNQ = 85.8% PQ =48.9%

Unsure / Don't know

PNQ = 1.8% PQ = 1.9%

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

I could not afford health insurance.

PNQ =1.8% PQ = 27.7%

Health Insurance was not available.

PNQ =0.3% PQ = 2.1%

I did not feel I needed health insurance.

PNQ =0.0% PQ = 0.6%

I did not want to pay for health insurance.

PNQ =0.1% PQ = 1.7%

I have a health condition that kept me from enrolling for health insurance.

PNQ =0.1% PQ = 2.1%

Other: 7.8% (13) _____

PNQ =0.3% PQ = 2.3%

If YES, please answer this column



How do you pay for health insurance? (Check all that apply)

I pay for all of my health insurance

PNQ =17.1% PQ = 16.3%

I pay for some of my health insurance

PNQ =33.7% PQ = 19.7%

An employer pays for all of my insurance

PNQ = 6.2% PQ = 5.5%

An employer pays for some of my insurance

PNQ =41.9% PQ = 37.4%

Medicaid

PNQ = 6.4% PQ = 0.0%

Medicare

PNQ =37.3% PQ = 0.0%

Other:

PNQ = 6.2% PQ = 2.5%

GO TO PAGE 4 →

If NO, please answer this column



If you had health insurance, would you be likely to decrease or increase the number of times a year you do the following?

	Increase	Decrease	Probably not change
See a healthcare provider when you are sick	PNQ=1.0% PQ=17.3%	PNQ=0.0% PQ= 0.0%	PNQ=1.4% PQ=14.1%
See a specialist	PNQ=0.7% PQ=14.8%	PNQ=0.0% PQ= 0.6%	PNQ=1.4% PQ=15.7%
See a healthcare provider for a wellness checkup	PNQ=0.4% PQ=19.8%	PNQ=0.0% PQ= 0.0%	PNQ=1.7% PQ=11.7%
Go to the emergency room for treatment	PNQ=0.3% PQ= 7.1%	PNQ=0.1% PQ= 3.7%	PNQ=1.8% PQ=20.0%
Stay overnight in the hospital	PNQ=0.1% PQ= 7.5%	PNQ=0.0% PQ= 1.9%	PNQ=2.1% PQ=21.3%
See a Primary Care Center	PNQ=0.3% PQ=13.7%	PNQ=0.0% PQ= 1.1%	PNQ=2.0% PQ=16.3%
Visit an urgent care facility	PNQ=0.3% PQ=10.3%	PNQ=0.0% PQ= 1.7%	PNQ=2.0% PQ=18.8%

GO TO PAGE 4 →

Please Read the Following:

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.

7. You can enroll on-line, by phone, mail, or in person beginning October 1, 2013.
8. Families and individuals with incomes of up to 400%of the federal poverty level will be eligible for subsidies (financial help).
9. 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)

Q9: Before today, how familiar were you with the WV Health Insurance Marketplace/Exchange?

Not at all Familiar	Not too Familiar	Somewhat Familiar	Very Familiar
PNQ =62.6%	PNQ =16.2%	PNQ =18.4%	PNQ =2.8%
PQ =74.5%	PQ=13.8%	PQ=10.8%	PQ =.8%*

Phi = .139

Q10: Prior to today, did you know people would be able to get financial help from the government to pay for health insurance using the WV Health Insurance Marketplace/Exchange?

Yes	No
PNQ =32.3%	PNQ =67.7%
PQ =17.2%	PQ=82.8%

Phi = .167

Q11: Prior to today, did you know the WV Health Insurance/Marketplace will open on October 1, 2013?

Yes	No
PNQ =13.9%	PNQ =86.1%
PQ =10.0%	PQ =90.0%

Phi = .059

Q12: To what extent do you agree or disagree with the following statements?

	Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree	Phi
I am very interested in finding out more about the WV Health Insurance Marketplace/Exchange.	PNQ = 9.7% PQ = 4.3%	PNQ=11.4% PQ =5.0%	PNQ =36.2% PQ=25.6%	PNQ=30.0% PQ =34.1%	PNQ =12.7%* PQ =31.0%*	.265
I would like to buy insurance to take better care of my family's health.	PNQ =18.1% PQ =7.7%	PNQ=19.4% PQ =11.5%	PNQ =39.6% PQ =37.0%	PNQ=15.8% PQ = 24.2%	PNQ =7.1%* PQ =19.6%	.262
My family member or I have a specific health problem and I need to make sure that problem is covered in my insurance.	PNQ= 13.7% PQ = 10.5%	PNQ=15.9% PQ =10.5%	PNQ =24.7% PQ=25.5%	PNQ=24.4% PQ =30.0%	PNQ =21.3% PQ =23.5%*	.102
I have time to find out more about the WV Health Insurance Marketplace/Exchange.	PNQ =7.6% PQ =4.3%	PNQ=10.6% PQ =8.4%	PNQ =36.3% PQ =34.2%	PNQ=36.3% PQ =37.9%	PNQ = 9.3% PQ =15.1%	.112
The WV Health Insurance Marketplace/Exchange is a good thing for the people of WV.	PNQ = 5.7% PQ =1.4%	PNQ=4.5% PQ =1.4%	PNQ =42.5% PQ =44.1%	PNQ=28.9% PQ =29.7%	PNQ =18.4% PQ =23.4%	.149
I want to buy insurance from a company I've heard of.	PNQ =5.0% PQ=2.9%	PNQ =5.4% PQ =5.6%	PNQ =36.7% PQ =41.4%	PNQ=39.1% PQ = 36.7%	PNQ=13.8% PQ=13.4%*	N/A
I want to comply with the law requiring most individuals to have healthcare coverage beginning next year.	PNQ =11.1% PQ=7.5%	PNQ = 4.7% PQ =6.6%	PNQ =28.2% PQ =31.3%	PNQ=36.9% PQ =37.5%	PNQ =19.1% PQ =17.0%	N/A
Financial help from the government is important in my decision to buy health insurance.	PNQ =22.2% PQ=9.0%	PNQ=14.7% PQ =9.2%	PNQ =38.4% PQ =29.9%	PNQ=16.6% PQ = 26.8%	PNQ=8.1%* PQ=25.1%*	.306
I am financially better off with health insurance than I am without health insurance.	PNQ =5.2% PQ =6.2%	PNQ = 4.6% PQ = 7.9%	PNQ =18.4% PQ =20.0%	PNQ=33.5% PQ =36.0%	PNQ=38.3% PQ =29.9%	.103
Competition between insurance companies will lead to lower costs.	PNQ =7.4% PQ = 9.7%	PNQ=10.7% PQ=8.0%	PNQ =26.3% PQ =30.8%	PNQ=33.4% PQ = 32.5%	PNQ =22.2%* PQ=19.0%	N/A

Q13: How likely is it that you will use the Marketplace/ Exchange to buy your insurance between October 1, 2013 and March 31, 2014?

Very Unlikely	Unlikely	Likely	Very Likely	I Don't Know
PNQ =48.4%	PNQ =24.7%	PNQ=5.7%	PNQ =2.1%	PNQ =19.1%
PQ =19.1%	PQ =21.9%	PQ=15.7%	PQ=8.2%	PQ =35.2%
Phi = .353				

Q14: Do you think you and/or your family will qualify for subsidies (financial help) on the WV Health Insurance Marketplace/ Exchange?

Yes	No	I Don't Know
PNQ=6.0%	PNQ =65.3%	PNQ =28.7%
PQ =18.2%	PQ =31.2%	PQ =50.6%
Phi = .342		

Q15: If you had to choose one, which is more important to you when buying health insurance?

Price	Quality
PNQ =24.8%	PNQ =75.1%
PQ=40.0%	PQ =60.0%
Phi = .163	

Q16: How confident do you feel about your ability to find information about the WV Health Insurance Exchange/Marketplace?

Not at all Confident	Not too Confident	Somewhat Confident	Very Confident
PNQ = 10.0%	PNQ = 24.5%	PNQ = 47.6%	PNQ =17.8%
PQ =6.9%	PQ =24.4%	PQ =55.9%	PQ=12.7%
Phi = .099			

Q17: How confident do you feel about your ability to fill out health insurance forms by yourself?

Not at all Confident	Not too Confident	Somewhat Confident	Very Confident
PNQ =3.9%	PNQ = 10.7%	PNQ =37.8%	PNQ =47.5%
PQ =3.8%	PQ =9.8%	PQ=48.0%	PQ =38.4%
Phi = .103			

Q18: How often do you need to have someone help you when you read instructions, pamphlets, or other written material related to health insurance?

Never	Rarely	Sometimes	Often	Always
PNQ =53.9%	PNQ =26.4%	PNQ =15.3%	PNQ =3.2%	PNQ =1.3%
PQ =46.0%	PQ=33.6%	PQ=16.8%	PQ =2.3%	PQ=1.3%
Phi = .091				

Q19: Would you have health insurance next year (2014) if not required by law?

Yes	No	I Don't Know About the Law
PNQ =90.9%	PNQ=2.9%	PNQ =6.2%
PQ =68.0%	PQ=24.2%	PQ=7.8%
Phi = .334		

Q20: What year were you born?

Mean:

PNQ: 58.89

PQ: 52.18 **Effect size: .09 (eta²)**

Q21: Which one of these groups would you say best represents your race or background? Please choose all that apply.

- White PNQ = 96.8% PQ = 96.2%
- Black or African American
PNQ = 2.1% PQ = 2.4%
- Hispanic or Latino
PNQ = 0.0% PQ = 0.9%
- Asian PNQ = 0.6% PQ = 0.4%
- Native Hawaiian or Other Pacific Islander
PNQ = 0.0% PQ = 0.2%
- American Indian or Alaska Native
PNQ = 1.1% PQ = 0.9%

Q22: What is the highest grade or year of school you completed?

- Less than a high school diploma
PNQ = 2.7% PQ = 3.0%
- High school diploma or GED
PNQ = 16.7% PQ = 29.7%
- Some college or Associate's (2 year) degree
PNQ = 26.2% PQ = 32.7%
- Bachelor's degree (4 years of college)
PNQ = 19.1% PQ = 20.6%
- Advanced, graduate, or professional degree
PNQ = 35.4% PQ = 14.0%

Other : _____

Q23: Are you currently...?

- Employed for wages / salary
PNQ = 45.4% PQ = 53.9%
- Self-employed
PNQ = 9.6% PQ = 18.8%
- Out of work for less than 1 year
PNQ = 0.4% PQ = 3.5%
- A Homemaker
PNQ = 2.3% PQ = 3.5%
- Out of work for 1 year or more
PNQ = 1.3% PQ = 2.2%
- A Student
PNQ = 0.1% PQ = 0.6%
- Retired
PNQ = 33.5% PQ = 11.0%
- I have a disability that prevents me from working
PNQ = 7.3% PQ = 6.5%

Q24: Are you?

- Male
PNQ=44.8%PQ= 39.7%
- Female
PNQ=55.2%PQ= 60.3%

Q25: What is your household size?

Means:

PNQ: 2.30

PQ: 2.58

Q26: How many children 18 and under live in your household?

PNQ: .233

PQ: .58

Effect size: .05 (eta²)

Effect size: .01 (η^2)

Q27: What is your current marital status?

- Married
PNQ = 70.5% PQ = 64.5%
- Separated
PNQ = 1.1% PQ = 1.1%
- Divorced
PNQ = 12.8% PQ = 16.1%
- Widowed
PNQ = 8.0% PQ = 5.3%
- Single, never married
PNQ = 6.6% PQ = 11.5%
- Other:
PNQ = 1.0% PQ = 1.5%

Q28: What was your household income last year?

- Less than \$10,000
PNQ=3.2% PQ= 3.5%
- \$10,000 - \$14,999
PNQ=3.9% PQ=6.2%
- \$15,000 - \$19,999
PNQ=5.0% PQ= 6.4%
- \$20,000 - \$24,999
PNQ=2.5% PQ= 3.8%
- \$25,000 - \$34,999
PNQ=6.0% PQ=10.9%
- \$35,000 - \$49,999
PNQ=7.9% PQ=19.3%
- \$50,000 - \$74,999
PNQ=14.2% PQ=21.3%
- \$75,000 or more
PNQ=53.8% PQ=20.2%
- Not sure or don't know
PNQ=0.2% PQ= 8.4%

Q29: 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

- Yes PNQ = 69.5% PQ = 0.0%
- No PNQ = 30.5% PQ = 100.0%

Q30: In the last six months, have transportation problems kept you from receiving medical care?

- Yes PNQ = 3.9% PQ = 4.9%
- No PNQ = 96.1% PQ = 95.1%

Q31: Do you have a way to easily access the internet?

- Yes PNQ = 89.0% PQ = 89.5%
- No PNQ = 11.0% PQ = 10.5%

Q32: In general, when it comes to politics, do you usually think of yourself as:

- | | | | | |
|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| Strongly liberal | Liberal | Moderate | Conservative | Strongly conservative |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| PNQ = 4.8% | PNQ = 15.2% | PNQ = 35.2% | PNQ = 33.7% | PNQ = 11.0% |
| PQ = 4.5% | PQ = 11.4% | PQ = 45.4% | PQ = 30.8% | PQ = 8.2% |

Q33: What county are you from? _____

Do you have any final comments about the WV Health Insurance Marketplace/Exchange, or your healthcare in general?

Appendix D: Maximus Customer Satisfaction Survey



West Virginia In-Person Assistance (IPA) Program Consumer Satisfaction Survey

Results

Please take a moment to rate **your experience with the person who assisted with you today—the IPA** (in-Person Assister). **Please circle your answer.** Thank you!

N = 1,729, Valid % Reported, Missing noted if >5% (87)

	Terrible	Poor	Fair	Good	Excellent
My overall experience today was:	<u>.3%</u>	<u>.3%</u>	<u>.7%</u>	<u>12%</u>	<u>86.7%</u>
The In-Person Assister (IPA) was polite.	Strongly Disagree <u>.1%</u>	Disagree <u>.1%</u>	Neutral <u>.1%</u>	Agree <u>7.3%</u>	Strongly Agree <u>92.5%</u>
The In-Person Assister (IPA) answered my questions.	Strongly Disagree <u>.1%</u>	Disagree <u>.1%</u>	Neutral <u>.1%</u>	Agree <u>11.2%</u>	Strongly Agree <u>88.4%</u>
The IPA listened to my concerns.	Strongly Disagree <u>.1%</u>	Disagree <u>.1%</u>	Neutral <u>.2%</u>	Agree <u>10.3%</u>	Strongly Agree <u>89.4%</u>
The IPA explained the Marketplace clearly.	Strongly Disagree <u>.3%</u>	Disagree <u>.1%</u>	Neutral <u>1%</u>	Agree <u>14.1%</u>	Strongly Agree <u>84.5%</u>
The IPA did not pressure me to enroll in a particular health plan.	Strongly Disagree <u>.4%</u>	Disagree <u>.4%</u>	Neutral <u>.6%</u>	Agree <u>9.9%</u>	Strongly Agree <u>88.8%</u>
The person helping me was knowledgeable.	Strongly Disagree <u>.2%</u>	Disagree <u>.2%</u>	Neutral <u>.4%</u>	Agree <u>9.7%</u>	Strongly Agree <u>89.5%</u>
I felt comfortable providing information to the IPA.	Strongly Disagree <u>.2%</u>	Disagree <u>.1%</u>	Neutral <u>.8%</u>	Agree <u>11.6%</u>	Strongly Agree <u>87.4%</u>
The IPA had a professional appearance.	Strongly Disagree <u>.1%</u>	Disagree <u>.1%</u>	Neutral <u>.3%</u>	Agree <u>9.7%</u>	Strongly Agree <u>89.8%</u>
The IPA acted in a professional manner.	Strongly Disagree <u>.3%</u>	Disagree <u>.2%</u>	Neutral <u>.3%</u>	Agree <u>8.3%</u>	Strongly Agree <u>90.9%</u>

I had to wait a long time to speak to an IPA.	Strongly Disagree <u>66.5%</u>	Disagree <u>17.7%</u>	Neutral <u>3.2%</u>	Agree <u>2.1%</u>	Strongly Agree <u>10.6%</u>
The IPA rushed through our time talking.	Strongly Disagree <u>72.9%</u>	Disagree <u>15.7%</u>	Neutral <u>1.0%</u>	Agree <u>1.1%</u>	Strongly Agree <u>9.3%</u>
The amount of time I spent with the IPA was	Too Short <u>.8%</u>	About Right <u>97.7%</u>	Too Long <u>1.5%</u>		

Did you actually enroll in a health insurance plan today? NO 42.1% YES 57.9%

MISSING 102

In what year were you born? 1931-1997 Mean =52.12

What is your gender? Male 28.4% Female 71.6% Missing 235

In what county did you receive IPA services? _____

What is your race? White 95.5% African American 2.7% Hispanic .7% Asian .4% Other .7%
Missing 197

Appendix E: 2013 Phone Exit Survey Results

n = 340

Welcome Message & Plan Confirmation

Thank you for calling! This survey was designed by researchers at West Virginia University to learn about your experience using the Health Insurance Marketplace. It will take approximately 10 minutes to complete. All responses are voluntary and confidential. You may skip a question at any time by pressing 9. To repeat a question, press the star key. You may press the number of your response as soon as you hear it.

Q1. Which plan did you purchase on the Health Insurance Marketplace?

- For Catastrophic coverage, press 1 0.6%
- For Bronze coverage, press 2 15.1%
- For Silver coverage, press 3..... 53.4%
- For Gold coverage, press 4..... 23.8%
- If you do not remember, press 5..... 7.1%

• If you did not purchase a plan, press 6	[TERMINATE CALL]
---	------------------

Overall Satisfaction

Q2. Overall, how would you rate your experience with the Health Insurance Marketplace?

- | | |
|----------------------------|--------------------|
| | <u>Mean</u> |
| | 3.46 |
| • Terrible, press 1..... | 24.4% |
| • Very Poor, press 2 | 8.8% |
| • Poor, press 3 | 10.6% |
| • Good, press 4 | 23.8% |
| • Very Good, press 5 | 17.8% |
| • Excellent, press 6..... | 14.7% |

Plan Selection

Q3. How important were the following items in your plan selection? You may skip a question at any time by pressing 9. To repeat a question, press the star key. You may press the number of your response as soon as you hear it.

Q3a. Your doctor is covered by the plan

- A little important, press 1..... 9.4%
- Somewhat important, press 2..... 17.5%
- Very important, press 3..... 73.1%

Q3b. The cost of the monthly insurance premium

- A little important, press 1..... 1.3%
- Somewhat important, press 2..... 7.6%
- Very important, press 3..... 91.1%

Q3c. Your out- of- pocket costs when you or your family need care

- A little important, press 1..... 3.2%
- Somewhat important, press 2..... 16.4%
- Very important, press 3..... 80.4%

Q3d. Availability of children’s dental care

- If you do not have children, press 0..... 83.4%
- A little important, press 1..... 8.3%
- Somewhat important, press 2..... 2.9%
- Very important, press 3..... 5.4%

Mean
.30

Subsidy Questions

Q4. Did you qualify for financial help when you signed up for insurance on the Health Insurance Marketplace?

- For Yes, press 1 [BRANCH BELOW]..... 77.1%
- For No, press 2 16.2%
- If you do not know, press 3 6.7%

Q4a.How sure are you that you know how the financial help will work?

Mean

2.97

- Not at all sure, press 1..... 12.1%
- Not too sure, press 2..... 16.3%
- Somewhat sure, press 3..... 34.2%
- Very sure, press 4..... 37.5%

Website

Q5.Did you use the website www.healthcare.gov at any time in the process of signing up for your plan?

- If you used the website, press 1 [BRANCH BELOW]..... 83.9%
- If you did not use the website, press 2 16.1%

- Please rate the extent you agree with the following statements.

Q5a.The website gave me useful information.

Mean

3.23

- Strongly Disagree, press 1..... 17.7%
- Disagree, press 2..... 16.2%
- Neither, press 3..... 12.8%
- Agree, press 4..... 32.7%
- Strongly Agree, press 5..... 20.7%

Q5b.The website loaded quickly.

Mean

2.63

- Strongly Disagree, press 1..... 33.8%
- Disagree, press 2..... 19.4%
- Neither, press 3..... 10.6%
- Agree, press 4..... 22.4%
- Strongly Agree, press 5..... 13.7%

Q5c.The website was easy to use

Mean

2.68

- Strongly disagree, press 1..... 32.6%
- Disagree, press 2..... 17.8%
- Neither, press 3..... 10.6%
- Agree, press 4..... 26.9%
- Strongly agree, press 5..... 12.1%

Q5d. It was easy to compare different plans on the website.

Mean

2.69

- If you did not compare plans, press 0..... 20.9%
- Strongly Disagree, press 1..... 13.3%
- Disagree, press 2..... 7.2%
- Neither, press 3..... 9.5%
- Agree, press 4..... 32.3%
- Strongly Agree, press 5..... 16.7%

In Person Assistance

Q6.The next few questions will ask where you got help signing up for your Marketplace plan. Did you get help?

- For Yes, press 1..... 70.1%
- For No, press 2 [SKIP to paper application]..... 29.9%

Q6a. In a Department of Health and Human Resources (DHHR) office

- For Yes, press 1..... 17.6%
- For No, press 2 82.4%

Q6b. By calling the Health Insurance Marketplace 1-800 number

- For Yes, press 1..... 71.2%
- For No, press 2..... 28.8%

Q6c. you get help at a Clinic, Hospital, or other Healthcare setting?

- For Yes, press 1..... 18.6%
- For No, press 2 81.4%

Q6d.Did you get help at a Community Center or Event?

- For Yes, press 1..... 7.2%
- For No, press 2 92.8%

Q6e. Did you get help from an Insurance agent or broker's office?

- For Yes, press 1..... 19.5%

- For No, press 2..... 80.5%
- How useful was the information you received from the person who assisted you?
 - A little useful, press 1 14.7%
 - Somewhat useful, press 2 19.8%
 - Very useful, press 3 65.4%

Paper Application

Q7a. Did you use a paper application to apply for insurance?

- For Yes, press 1 10.8%
- For No, press 2 89.2%

Q7b. Did you use a paper application to choose your plan?

- For Yes, press 1..... 8.6%
- For No, press 2..... 91.4%

Overall Trust

Q8. How safe do you think your personal information is on the Marketplace?

- Not at all safe, press 1..... 22.2%
- Somewhat safe, press 2 54.3%
- Very safe, press 3..... 23.5%

Plan Comparison

Q9. Did you look into health care plans that were available from a source other than the Marketplace?

- For Yes, press 1..... 41.3%
- For No, press 2..... 58.7%

Perceived Affordability

Please rate how much you agree with the following statements.

Q10. I am worried about whether I will be able to make my monthly premium payments.

- Strongly Disagree, press 1..... 32.6%
- Disagree, press 2..... 25.3%
- Neither, press 3..... 19.4%
- Agree, press 4..... 11.8%
- Strongly Agree, press 5..... 10.9%

Mean
2.43

Health Utilization and Status Questions

Q11. About how long has it been since you last visited a doctor or other healthcare provider for a routine checkup? A routine checkup is a general physical exam, not an exam for a specific injury, illness, or condition. **Remember, you may skip a question at any time by pressing 9. To repeat a question, press the star key. You may press the number of your response as soon as you hear it.**

If you have never been to a doctor for a routine checkup, press 0..... 3.7%

- Within the past two years, press 1..... 69.5%
- Within the past five years, press 2..... 14.1%
- More than five years, press 3..... 12.8%

Q12. In the past 12 months, did you go without one of the following because you could not afford it?

Q12a. Seeing a healthcare provider for an illness

- If you did not need this, press 0..... 36.3%
- For Yes, press 1..... 34.9%
- For No, press 2.....28.8%

Q12b. I went without a prescribed medication

- If you did not need this, press 0..... 33.7%
- For Yes, press 1..... 23.7%
- For No, press 2..... 42.7%

Q12c. I went without seeing a specialist

- If you did not need this, press 0..... 41.2%
- For Yes, press 1..... 30.6%
- For No, press 2..... 28.2%

Q12d. I went without a procedure or surgery

- If you did not need this, press 0..... 57.7%
- For Yes, press 1..... 18.0%
- For No, press 2..... 24.3%

Q12e. I went without a test or screening

- If you did not need this, press 0..... 38.6%
- For Yes, press 1..... 31.5%
- For No, press 2..... 29.9%

Q12f. I went without a check up

- If you did not need this, press 0..... 31.2%
- For Yes, press 1..... 26.1%
- For No, press 2..... 42.7%

Q13. Please rate your overall health.

Mean

3.48

- For Poor, press 1..... 3.0%
- For Below Average, press 2..... 14.9%
- For Average, press 3..... 29.4%
- For Good, press 4..... 37.3%
- For Excellent, press 5..... 15.5%

Q14. Have you ever been told by a healthcare provider that you have any of the following chronic conditions?

Q14a.High blood pressure (hypertension)

- For Yes, press 1..... 39.4%
- For No, press 2..... 60.6%

Q14b.Diabetes

- For Yes, press 1..... 15.3%
- For No, press 2..... 84.7%

Q14c.High blood cholesterol

- For Yes, press 1..... 41.9%
- For No, press 2..... 58.1%

Q14d.Mental Illness or depression

- For Yes, press 1..... 21.6%
- For No, press 2..... 78.4%

You may skip a question at any time by pressing 9. To repeat a question, press the star key. You may press the number of your response as soon as you hear it.

Q15. Did you have health insurance in 2013 prior to signing up for your plan on the Marketplace?

For yes, press 1 ↓ 60.2%	For no, press 2 ↓ 39.8%
<p>Q16a. Were you dropped from your previous health care plan?</p> <ul style="list-style-type: none"> • For Yes, press 1 46.3% • For No, press 2 53.7% <p>Q16b. How would you rate your Marketplace plan compared to your previous plan?</p> <ul style="list-style-type: none"> • For Better, press 1.... 41.7% • For Same, press 231.7% • For Worse, press 3... 26.7% 	<p>Q17a. Prior to enrolling for your plan on the Marketplace, how long has it been since you had health insurance?</p> <p>Mean 2.67</p> <ul style="list-style-type: none"> • If you have never had health insurance coverage, press 1 5.1% • If it has been more than 5 years, press 2 43.2% • If it has been 2-5 years, press 3 31.4% • If It has been less than 2 years, press 4 20.3%
<p>Q16c. Compared to the last time you signed up for a health insurance plan, was signing up for your Marketplace plan...?</p> <ul style="list-style-type: none"> • Easier, press 1..... 23.5% • Same, press 2 24.6% • Harder, press 3 52.0% 	<p>Q17b. Would you have purchased health insurance if you could afford it?</p> <ul style="list-style-type: none"> ○ For Yes, press 1..... 99.1% <ul style="list-style-type: none"> ▪ Did you have a pre-existing condition that prevented you from being able to afford insurance? <ul style="list-style-type: none"> • For yes, press 1..... 36.8% • For no, press 2 63.2% ○ For No, press 2 0.9%
<p>Q16d. Compared to your previous plan, how expensive is your Marketplace plan?</p> <ul style="list-style-type: none"> • Less expensive, press 158.9% • Same, press 28.9% • More expensive, press 3 32.2% 	<p>Now that you have health insurance, will you be likely to decrease or increase the number of times a year you do the following?</p> <p>Q17c. See a healthcare provider when you are sick</p> <ul style="list-style-type: none"> ○ For decrease, press 1..... 7.9% ○ For no change, press 2..... 50.9% ○ For increase, press 3..... 41.2% <p>Q17d. Go to the emergency room for treatment</p> <ul style="list-style-type: none"> ○ For decrease, press 1..... 19.3% ○ For no change, press 2..... 67.5% ○ For increase, press 3..... 13.2%

Q18.How likely is it that you will use the Marketplace to buy your insurance next year?

Mean

3.29

- Very unlikely, press 1..... 13.9%
- Unlikely, press 2..... 6.8%
- Likely, press 3..... 26.1%
- Very likely, press 4..... 43.1%
- If you do not know, press 5..... 10.2%

Q19.Would you have purchased health insurance if not required by law?

- For Yes, press 1..... 70.2%
- For No, press 2..... 27.3%
- Press 3 if you do not know about the law..... 2.4%

Demographic

Q20. Please enter the year you were born followed by the “pound or number” sign. For example, if you were born in 1984 enter “1,” “9,” “8,” “4,” “#”.

Q21.What is your highest level of education?

- High school diploma or GED or less, press 1..... 25.6%
- Some college or Associate’s degree, press 2..... 31.3%
- Bachelor’s degree or more, press 3..... 43.1%

Q22. What is your gender?

- Female, press 1..... 69.6%
- Male, press 2..... 30.4%

Q23.What best describes you? Are you currently...?

- Self-employed, press 1..... 23.9%
- Employed for wages or salary, press 2..... 25.4%
- A Student, press 3..... 0.7%
- Unemployed, press 4..... 16.9%
- Other, press 5..... 33.1%

Q24.In general, how confident did you feel about your ability to fill out health insurance forms by yourself?

Mean

3.32

- Not at all confident, press 1..... 7.4%

- Not too confident, press 2..... 7.4%
- Somewhat confident, press 3..... 31.3%
- Very confident, press 4..... 53.9%

Q25. Please enter your household income followed by the “#” sign. For example, if your household income is \$15,000 please enter “1”, “5”, “0”, “0”, “0”, “#.”

Q25. What is your current marital status?

- Married, press 1..... 97.2%
- Single, including widowed, divorced, separated, or never married, press 2
- Other, press 3..... 2.8%

We appreciate your time today. Thank you for your help. Goodbye.

Appendix F: Emergency Department Utilization Questionnaire

ALL RESULTS

ALL DATA

N = 185

Valid % Reported

Missing Noted if > 5% (10)

1. What are you being seen for today?

2. Where do you usually go when you are sick or you need advice about your health? (Check all that apply.)

37.3% Walk-in Clinic (for example, Urgent Care or Med Express)

60.5% Doctor's Office

35.1% Hospital Emergency Room

3.2% Hospital Outpatient Department

2.2% Military or VA health care facility

1.6% Some other place, list below

0% I prefer not to answer

List other place(s): _____

3. What is your health insurance status? **MISSING n=21**

28% Public (Medicaid, Medicare, CHIP)

38.4% Private

4.3% Veteran's Healthcare (VA, Military Health, TriCare, CHAMPUS)

17.1% No insurance (Please answer Question 3a)

12.2% Other: _____

3a. (Answer if you marked "No Insurance" above): If you had insurance, would you come to the emergency room more, less, or the same?

3.6 % More

6.5% Less

11.8% The same amount

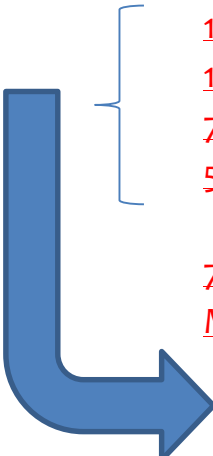
78.1% Skip Missing 16

4. What was the date (Month & Year) of your last visit to a medical care provider?

Month: _____ Year: _____

21.9% I Don't Know

5. When was the last time you were discharged from the hospital?

- 
- 17.9% Within the last 3 weeks
 - 14.5% Within the last 3 months
 - 7.5% Within the last 6 months
 - 52.6% Over 6 months ago

-OR-

7.5% I have never been to the hospital. → (Please skip to Question 6.)

Missing 12

5a. What were you last admitted to the hospital for?

6. How many times over the past 12 months did you go to the emergency room? (If 0, skip to question 6)

MEAN = 1.6

0% I Don't Know

Missing 29

- 6a. How many of these emergency room visits were because you could not afford to go somewhere else such as a primary care physician or practice or urgent care clinic?



MEAN = 0.6

I Don't Know

Skip 43 Missing 47

7. Tell me which of these apply to your emergency room visit today.

18 % You didn't have another place to go

14.3% Your doctor's office or clinic was not open.

67.7% Only a hospital could help you

Missing 24

8. Before your visit to the emergency room today, did you call or visit your medical care provider?

42.8% Yes

57.2% No

9. Were you referred to the emergency room by a medical care provider?

47.5% Yes → (Please answer the next 8a – 8d)

52.5% No → (Please skip to Question 9)

- 9a. What type of medical care provider referred you?

19.7% Primary care physician's office (doctor, nurse, or staff)

11.6% Specialist, etc.

16.2% Other: _____ Skip 52.6%

- 9b. Were you told to come to this emergency room or were you told to go to the nearest emergency room?

38% This one

11.2% Nearest

Skip 50.8%

9c. When was the referral made?

Month: _____ Year: _____

3.5% I Don't Know

Skip 53.2% Missing 14

9d. Will you follow up with your medical care provider?

43.6% Yes

3.9% No

1.7% I do not have a medical care provider

Skip 50.8%

10. Have you heard of the Affordable Care Act?

63.1% Yes

36.9% No

11. Have you heard of "Obamacare"?

92.6% Yes

7.4% No

DEMOGRAPHICS QUESTIONNAIRE

1. What year were you born? _____ Mean 43.5 Missing 15

2. What is your sex?

54.2% Female

44.7% Male

1.1% I prefer not to answer

3. **Are you Hispanic or Latino(a)?**

96% No
1.7% Yes

2.3% I prefer not to answer

4. **How would you describe your race?** (Check *all* that apply.)

92.1% White
5.1% Black or African American
0.6% Asian
0% Native Hawaiian or Pacific
Islander
2.8% American Indian or Alaska
Native

0% Other (List below.)
3.4% I prefer not to answer

4a. List other race(s): _____

5. **Did you seek medical care today because of an injury or illness that you suffered at work – either while performing your job or while on a break?**

81.7% No
17.1% Yes

1.1% I prefer not to answer

Missing 10

6. **What is your *current* marital status?** (Check only one answer.)

39% Now married
5.6% Widowed
19.2% Divorced
2.8% Separated
30.5% Never married

2.8% I prefer not to answer

7. **What is your current relationship status?** (Check only one answer.)
- 33.9% Not in a relationship
 - 12.9% In a relationship but not living together
 - 49.7% In a relationship and living together
 - 3.5% I prefer not to answer

8. **How many children less than eighteen years of age live in your household?**
- Minimum 0
- Maximum 6
- Missing 13
- 1.7% I prefer not to answer

9. **What is the highest grade or year of school you completed?**
- 0.6% Never attended school or only attended kindergarten
 - 1.7% Grades 1 through 8 (Elementary)
 - 6.3% Grades 9 through 11 (Some high school)
 - 36.6% Grade 12 or GED (High school graduate)
 - 26.9% College 1 year to 3 years (Some college or technical school)
 - 13.7% College 4 years or more (College graduate)
 - 4.6% Some graduate or professional school
 - 7.4% Graduate or professional degree (for example, MS, PhD, MD)
 - 2.3% I prefer not to answer

10. **What is your current employment status?**
- 42% Employed for wages
 - 5.7% Self-employed
 - 2.3% Out of work for more than 1 year
 - 1.1% Out of work for less than 1 year
 - 4% A Homemaker
 - 10.3% A Student
 - 14.9% Retired
 - 16.1% Unable to work
 - 3.4% I prefer not to answer
 - Missing 11

11. **Have you ever served on active duty in the United States Armed Forces, either in the regular military or in a National Guard or military reserve unit?** (Active duty does not include training for the Reserves or National Guard, but DOES include activation, for example, for the Persian Gulf War.)

- 87.8% No
- 10.5% Yes
- 1.7% I prefer not to answer

12. **What is your annual household income from all sources?** (Check only one.)

- 14.7% Less than \$10,000
- 9% Less than \$15,000 (\$10,000 to less than \$15,000)
- 5.6% Less than \$20,000 (\$15,000 to less than \$20,000)
- 9% Less than \$25,000 (\$20,000 to less than \$25,000)
- 11.9% Less than \$35,000 (\$25,000 to less than \$35,000)
- 11.9% Less than \$50,000 (\$35,000 to less than \$50,000)
- 8.5% Less than \$75,000 (\$50,000 to less than \$75,000)
- 13% \$75,000 or more
- 16.4% I prefer not to answer

Thank you for taking the time to answer these questions.

For Office Use Only:

Study ID	STUDY ID	[]	-	[]	[]	[]					
Date	DATE	[]	[]	/	[]	[]	/	[]	[]	[]	[]
Research Assistant (Initials) Completing Enrollment Visit	RA-AA	[]	[]	[]							
Form Completed By	COMPLETED BY	[]									

0 = Research Assistant or Academic Associate
1 = Participant

Appendix G: OHSR Full Clinical Data

Baseline Data for Federally Qualified Health Centers (n=24). Reporting period: 3/31/2011 thru 3/31/2013; Visits by month counts: calendar year 2012.						
	Insured		Uninsured		Total	
Insurance Status	Number	Percent	Number	Percent	Number	Percent
Insured	26426		0		26426	
Uninsured	0		4426		4426	
Unknown	6		0		6	
TOTAL	26432	85.7%	4426	14.3%	30858	100.0%
Coverage Type for Insured	Number	Percent	Number	Percent	Number	Percent
Uninsured	0	0.0%	4426	100.0%	4426	14.3%
Medicaid	3465	13.1%	0	0.0%	3465	11.2%
Medicare	1262	4.8%	0	0.0%	1262	4.1%
CHIP	773	2.9%	0	0.0%	773	2.5%
Blue Cross - Blue Shield	5513	20.9%	0	0.0%	5513	17.9%
Private Carrier*	13085	49.5%	0	0.0%	13085	42.4%
Public**	1325	5.0%	0	0.0%	1325	4.3%
Other	1003	3.8%	0	0.0%	1003	3.3%
Unknown	6	0.0%	0	0.0%	6	0.0%
TOTAL	26432	100.0%	4426	100.0%	30858	100.0%
Visits by Month	Number	Rank	Number	Rank	Number	Rank
January	6184	3	899	4	7083	3
February	6643	2	980	1	7623	1
March	6677	1	941	3	7618	2
April	5557	7	946	2	6503	5
May	5588	6	862	5	6450	6
June	4103	11	731	11	4834	11
July	3499	12	756	10	4255	12
August	5226	8	846	6	6072	8
September	5596	5	775	9	6371	7
October	5898	4	805	8	6703	4
November	5176	9	808	7	5984	9
December	4921	10	731	11	5652	10
Visits per Patient	Number	Percent	Number	Percent	Number	Percent
1	7004	26.5%	1031	23.3%	8035	26.0%

Visits Per Patient	Number	Percent	Number	Percent	Number	Percent
2	4247	16.1%	731	16.5%	4978	16.1%
3	2788	10.5%	547	12.4%	3335	10.8%
4	2205	8.3%	401	9.1%	2606	8.4%
5	1721	6.5%	349	7.9%	2070	6.7%
6	1482	5.6%	279	6.3%	1761	5.7%
7	1171	4.4%	247	5.6%	1418	4.6%
8+	5814	22.0%	841	19.0%	6655	21.6%
TOTAL	26432	100.0%	4426	100.0%	30858	100.0%
Medications per Patient (diabetes, cardiovascular, asthma, depression medications)	Number	Percent	Number	Percent	Number	Percent
0	11975	45.3%	1976	44.6%	13951	45.2%
1	5127	19.4%	1018	23.0%	6145	19.9%
2	3017	11.4%	546	12.3%	3563	11.5%
3	2071	7.8%	372	8.4%	2443	7.9%
4+	4242	16.0%	514	11.6%	4756	15.4%
TOTAL	26432	100.0%	4426	100.0%	30858	100.0%
Race	Number	Percent	Number	Percent	Number	Percent
White	25232	95.5%	4215	95.2%	29447	95.4%
Black	866	3.3%	172	3.9%	1038	3.4%
Asian	41	0.2%	6	0.1%	47	0.2%
Hawaiian, other Pacific Islander	9	0.0%	1	0.0%	10	0.0%
American Indian or Alaska Native	13	0.0%	0	0.0%	13	0.0%
Other	0	0.0%	0	0.0%	0	0.0%
Multiple Races	206	0.8%	26	0.6%	232	0.8%
Unreported	65	0.2%	6	0.1%	71	0.2%
TOTAL	26432	100.0%	4426	100.0%	30858	100.0%
Gender	Number	Percent	Number	Percent	Number	Percent
Male	11545	43.7%	1613	36.4%	13158	42.6%
Female	14881	56.3%	2813	63.6%	17694	57.3%
Unreported	6	0.0%	0	0.0%	6	0.0%
TOTAL	26432	100.0%	4426	100.0%	30858	100.0%
Age Categories	Number	Percent	Number	Percent	Number	Percent
Under age 19	10601	40.1%	662	15.0%	11263	36.5%
19-26	2240	8.5%	1114	25.2%	3354	10.9%
27-35	2153	8.1%	867	19.6%	3020	9.8%
36-50	4101	15.5%	1071	24.2%	5172	16.8%
51-64	4296	16.3%	642	14.5%	4938	16.0%
65 and older	3041	11.5%	70	1.6%	3111	10.1%
TOTAL	26432	100.0%	4426	100.0%	30858	100.0%

BMI Status (by category)	Number	Percent	Number	Percent	Number	Percent
Underweight	4132	15.6%	328	7.4%	4460	14.5%
Normal Weight	7411	28.0%	1253	28.3%	8664	28.1%
Overweight	6145	23.2%	1083	24.5%	7228	23.4%
Obese	8744	33.1%	1762	39.8%	10506	34.0%
TOTAL	26432	100.0%	4426	100.0%	30858	100.0%
Chronic Disease Rates	Number	Percent	Number	Percent	Number	Percent
High blood pressure	5113	19.3%	743	16.8%	5856	19.0%
Diabetes	2525	9.6%	328	7.4%	2853	9.2%
High blood cholesterol	5801	21.9%	799	18.1%	6600	21.4%
Asthma	1781	6.7%	324	7.3%	2105	6.8%
Heart disease	1344	5.1%	87	2.0%	1431	4.6%
Mental illness / Depression	3393	12.8%	948	21.4%	4341	14.1%
Number of Chronic Conditions per Patient	Number	Percent	Number	Percent	Number	Percent
0 conditions	16486	62.4%	2556	57.7%	19042	61.7%
1 condition	4334	16.4%	1027	23.2%	5361	17.4%
2 conditions	2648	10.0%	468	10.6%	3116	10.1%
3 conditions	1794	6.8%	261	5.9%	2055	6.7%
4 conditions	926	3.5%	90	2.0%	1016	3.3%
5 conditions	217	0.8%	21	0.5%	238	0.8%
6 conditions	27	0.1%	3	0.1%	30	0.1%
TOTAL	26432	100.0%	4426	100.0%	30858	100.0%
High Blood Pressure by Age Category	Number	Percent	Number	Percent	Number	Percent
Under age 19	30	0.6%	0	0.0%	30	0.5%
19-26	84	1.6%	28	3.8%	112	1.9%
27-35	202	4.0%	98	13.2%	300	5.1%
36-50	1033	20.2%	269	36.2%	1302	22.2%
51-64	1873	36.6%	320	43.1%	2193	37.4%
65 and older	1891	37.0%	28	3.8%	1919	32.8%
Total	5113	100.0%	743	100.0%	5856	100.0%
Diabetes by Age Category	Number	Percent	Number	Percent	Number	Percent
Under age 19	46	1.8%	2	0.6%	48	1.7%
19-26	45	1.8%	20	6.1%	65	2.3%
27-35	93	3.7%	32	9.8%	125	4.4%
36-50	459	18.2%	110	33.5%	569	19.9%
51-64	945	37.4%	147	44.8%	1092	38.3%
65 and older	937	37.1%	17	5.2%	954	33.4%
Total	2525	100.0%	328	100.0%	2853	100.0%

High Blood Cholesterol by Age Category	Number	Percent	Number	Percent	Number	Percent
Under age 19	123	2.1%	5	0.6%	128	1.9%
19-26	95	1.6%	58	7.3%	153	2.3%
27-35	222	3.8%	81	10.1%	303	4.6%
36-50	1124	19.4%	273	34.2%	1397	21.2%
51-64	2174	37.5%	341	42.7%	2515	38.1%
65 and older	2063	35.6%	41	5.1%	2104	31.9%
Total	5801	100.0%	799	100.0%	6600	100.0%
Asthma by Age Category	Number	Percent	Number	Percent	Number	Percent
Under age 19	808	45.4%	45	13.9%	853	40.5%
19-26	182	10.2%	109	33.6%	291	13.8%
27-35	127	7.1%	44	13.6%	171	8.1%
36-50	253	14.2%	71	21.9%	324	15.4%
51-64	250	14.0%	54	16.7%	304	14.4%
65 and older	161	9.0%	1	0.3%	162	7.7%
Total	1781	100.0%	324	100.0%	2105	100.0%
Heart Disease by Age Category	Number	Percent	Number	Percent	Number	Percent
Under age 19	0	0.0%	0	0.0%	0	0.0%
19-26	0	0.0%	0	0.0%	0	0.0%
27-35	6	0.4%	2	2.3%	8	0.6%
36-50	116	8.6%	20	23.0%	136	9.5%
51-64	456	33.9%	53	60.9%	509	35.6%
65 and older	766	57.0%	12	13.8%	778	54.4%
Total	1344	100.0%	87	100.0%	1431	100.0%
Mental Illness / Depression by Age Category	Number	Percent	Number	Percent	Number	Percent
Under age 19	271	8.0%	10	1.1%	281	6.5%
19-26	309	9.1%	177	18.7%	486	11.2%
27-35	415	12.2%	233	24.6%	648	14.9%
36-50	906	26.7%	315	33.2%	1221	28.1%
51-64	975	28.7%	201	21.2%	1176	27.1%
65 and older	517	15.2%	12	1.3%	529	12.2%
Total	3393	100.0%	948	100.0%	4341	100.0%

*Private Carrier includes: UNITED HEALTH CARE; CARELINK; ACORDIA NATIONAL; UNISYS; CARELINK; UNICARE; WELLS FARGO TPA; AETNA; BENEFIT ASS. CORP; CIGNA; AMERICAN PRO.; COVENTRY; 4 MOST BPA / 6207; ADVANTRA FREEDOM; ALLIANCE PPO; ANTHEM, PPO; CAREMARK (UMWA); CENTRAL RESERVE LI; CHAMPUS TRICARE REG 2/5; HUMANA GOLD CH; SHASTA ADMIN; STATE FARM; TRICARE; UNITED AMERICAN INS. CO.; AARP; COMMERCIAL

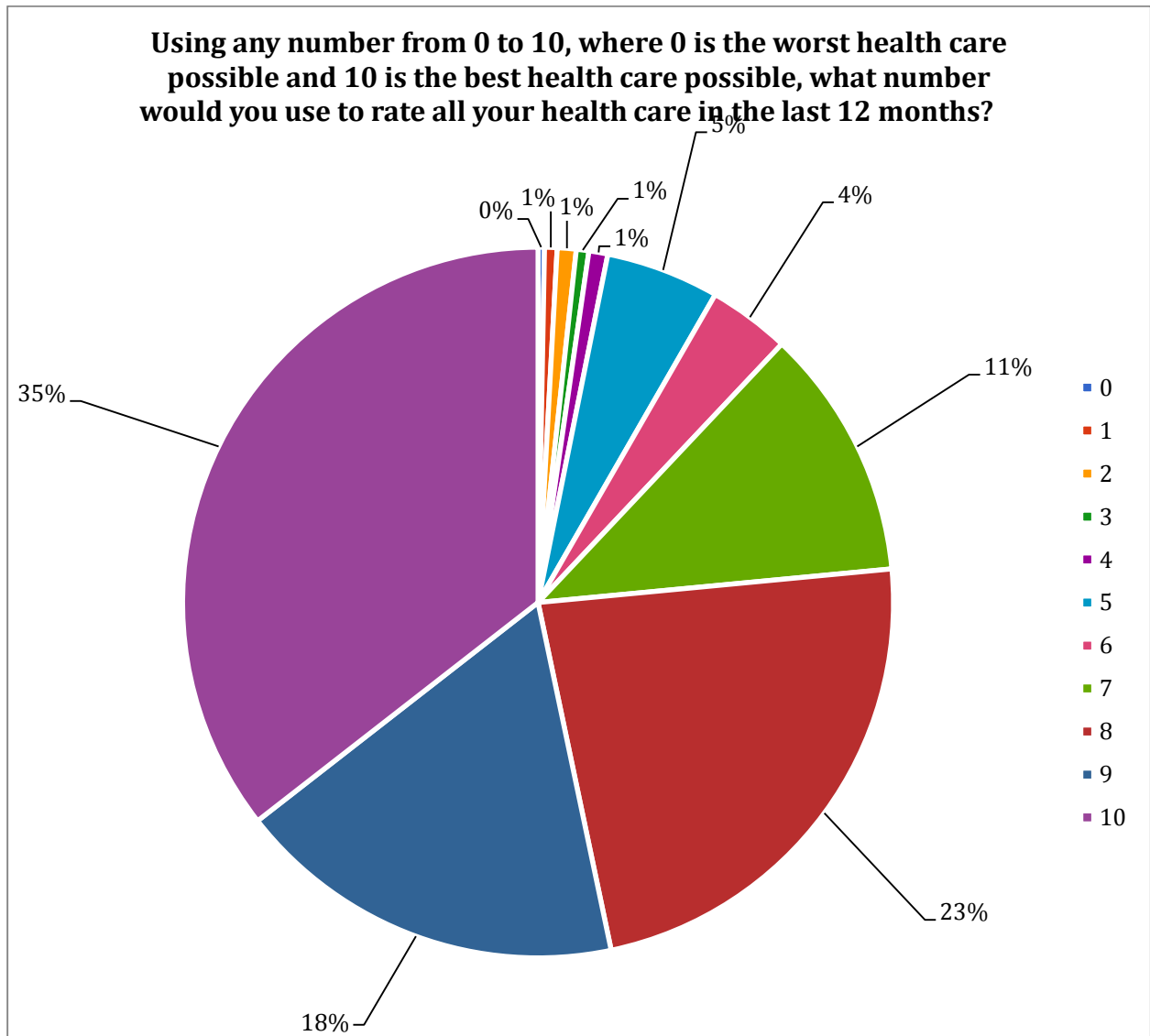
**Public includes: Public, as listed in the source data

Appendix H: Full Clinical Panel Data

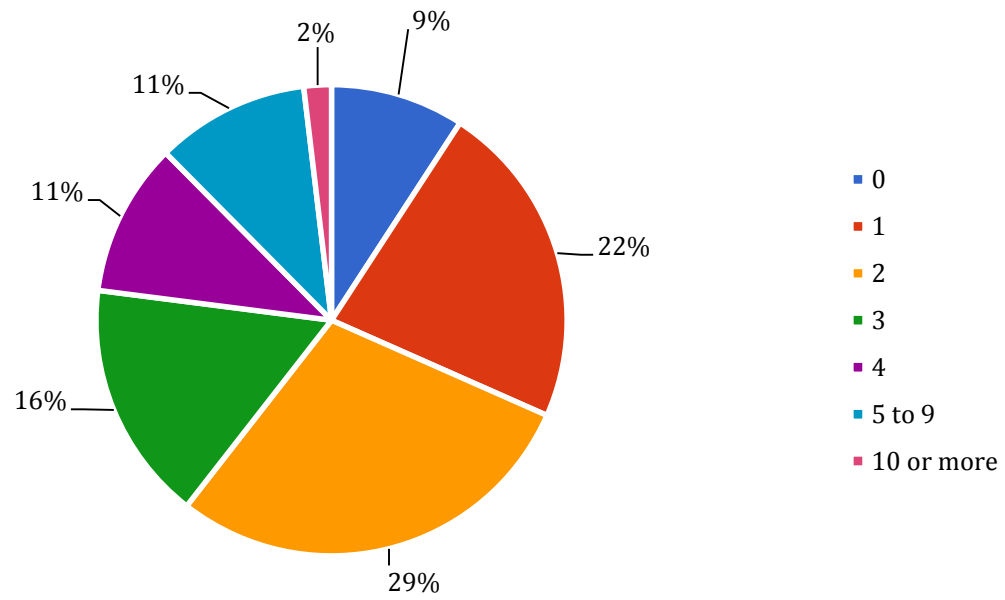
Panel Analysis of Patients with a Clinical Diagnosis of Essential Hypertension*			
Data derived from 24 West Virginia Federally Qualified Health Centers and 9 West Virginia Free Clinics			
Number of Panel Patients by Year			
	7/1/2010 to 6/30/2011	7/1/2011 to 6/30/2012	7/1/2012 to 6/30/2013
FQHC Private	3077	2681	2439
FQHC Public	882	736	669
FQHC			
Uninsured	577	482	458
Free Clinic	4266	3365	2322
Total Panel	8802	7264	5888
Average Number of Office Visits by Year			
	7/1/2010 to 6/30/2011	7/1/2011 to 6/30/2012	7/1/2012 to 6/30/2013
FQHC Private	3.9	4.3	4.1
FQHC Public	4.6	5.1	4.8
FQHC			
Uninsured	4.0	4.2	3.8
Free Clinic	8.4	9.0	5.2
Percent of Panel Patients by Visit Frequency (7/1/2010 to 6/30/2011)			
	1	2	3+
FQHC Private	13.7	18.8	67.5
FQHC Public	12.0	17.2	70.8
FQHC			
Uninsured	16.3	19.9	63.8
Free Clinic	7.4	7.6	84.9
Percent of Panel Patients by Visit Frequency (7/1/2011 to 6/30/2012)			
	1	2	3+
FQHC Private	12.8	16.0	71.2
FQHC Public	10.6	13.3	76.2
FQHC			
Uninsured	19.7	14.9	65.4
Free Clinic	7.7	7.0	85.3
Percent of Panel Patients by Visit Frequency (7/1/2012 to 6/30/2013)			
	1	2	3+
FQHC Private	12.5	17.1	70.4
FQHC Public	9.6	15.0	75.5
FQHC			
Uninsured	20.3	19.4	60.3
Free Clinic	12.9	15.2	71.9

Percent of Panel Patients with Current Smoker Status by Year			
	7/1/2010 to 6/30/2011	7/1/2011 to 6/30/2012	7/1/2012 to 6/30/2013
FQHC Private	65.0	24.2	20.2
FQHC Public	71.7	37.7	31.3
FQHC Uninsured	67.2	44.6	37.0
Free Clinic	NA	NA	NA
Percent of Panel Patients by BP Range according to JNC-7 Guidelines (7/1/2010 to 6/30/2011)**			
	<120 and <80	120-139 or 80-89	Stage 1 Hypertension (140-159 or 90-99)
FQHC Private	17.3	53.1	23.6
FQHC Public	18.9	49.4	24.6
FQHC Uninsured	15.2	51.5	27.6
Free Clinic	13.4	46.6	30.1
Percent of Panel Patients by BP Range according to JNC-7 Guidelines (7/1/2011 to 6/30/2012)**			
	<120 and <80	120-139 or 80-89	Stage 1 Hypertension (140-159 or 90-99)
FQHC Private	19.9	54.4	20.9
FQHC Public	20.1	56.2	19.0
FQHC Uninsured	20.2	50.9	22.7
Free Clinic	16.7	51.1	25.4
Percent of Panel Patients by BP Range according to JNC-7 Guidelines (7/1/2012 to 6/30/2013)**			
	<120 and <80	120-139 or 80-89	Stage 1 Hypertension (140-159 or 90-99)
FQHC Private	20.3	57.0	19.5
FQHC Public	21.5	54.7	19.3
FQHC Uninsured	19.3	58.0	17.7
Free Clinic	19.3	51.0	22.8
* Patient panel chosen based on any active patient with a clinical diagnosis of essential hypertension during 7/1/2010 to 6/30/2011 and at least one office visit during the past 2 years as of this time period. Patient panel naturally decreases over time due to attrition.			
** Blood pressure guidelines reflective of Joint National Committee 7 guidelines available at:			
http://www.nhlbi.nih.gov/guidelines/hypertension/jnc7full.pdf			
West Virginia University Office of Health Services Research			

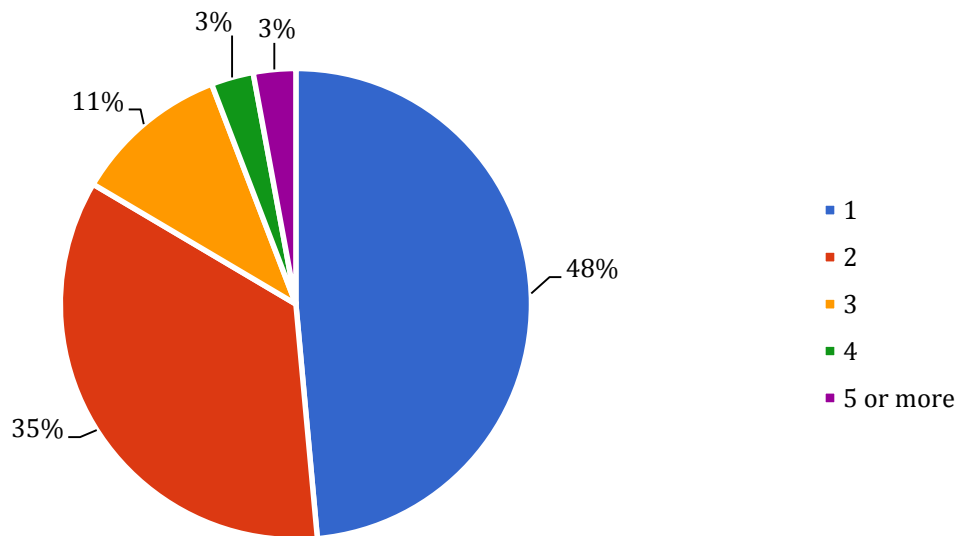
Appendix I: Select CAHPS 2011 Adult Commercial Survey Data



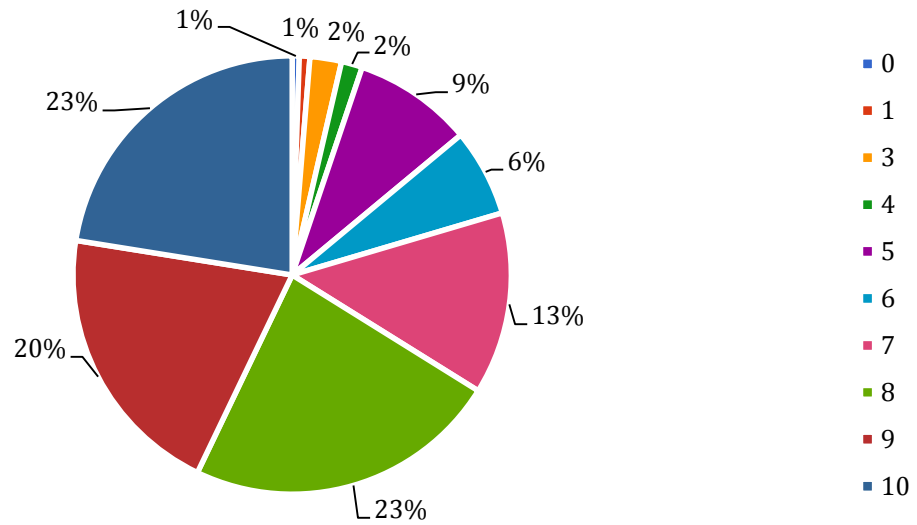
In the last 12 months, how many times did you visit your personal doctor to get care for yourself?



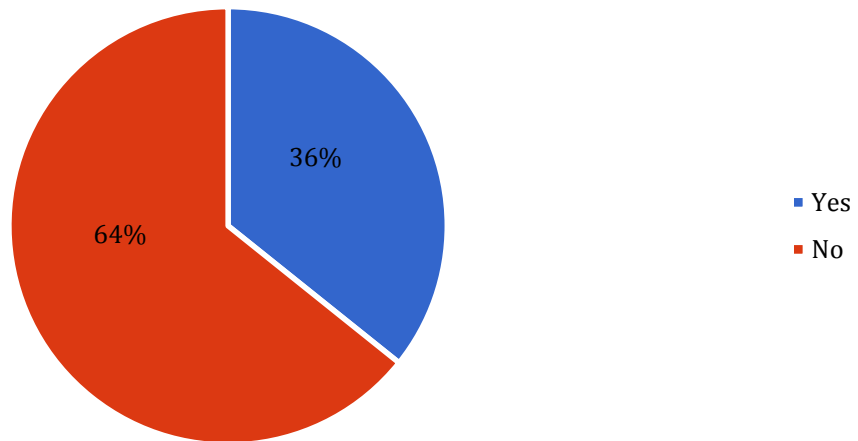
"How many specialists have you seen in the last 12 months? "



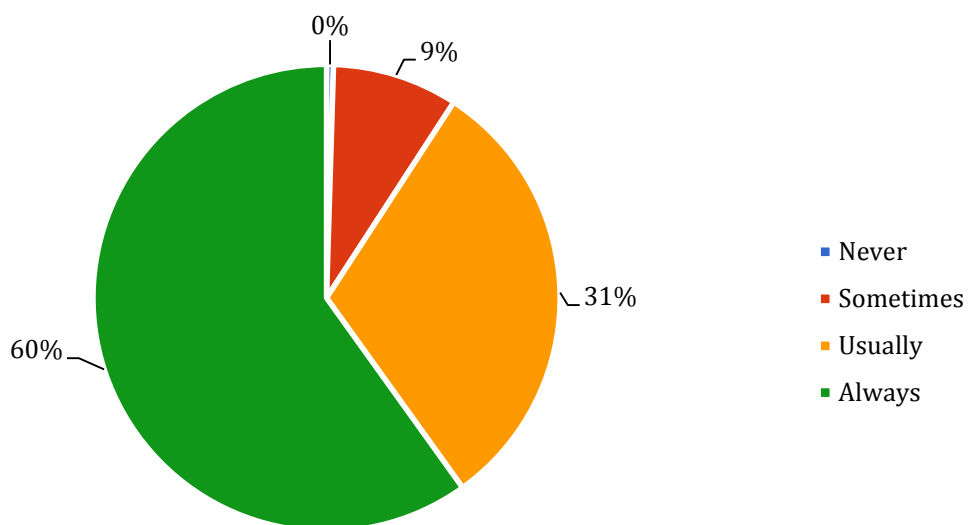
Using any number from 0 to 10, where 0 is the worst health plan possible and 10 is the best health plan possible, what number would you use to rate your health plan?



In the last 12 months, have you seen a doctor or other health provider 3 or more times for the same condition or problem?



In the last 12 months, how often was it easy to get appointments with specialists?



Appendix J: ACA National Predictions and Early Evidence

Author: Jaime Whitt

A challenge with any evaluation is determining what the policy goals were and against what standard they should be measured. This section provides an introduction to ACA goals, early enrollment trends and directions for future inquiry. Four years after the historic health reform bill's signing into law and less than a year after the launch of one of the ACA's key components—its online marketplaces or health exchanges—there is considerable narrative and anecdotal data, but less on the substantive or truly measurable side. Further, there is little agreement on what the exact measureables of the ACA are or should be. The literature and data indicate that whether or not the ACA is a success so far is largely a matter of perspective and any measureables are likely to be moving targets for the foreseeable future.

Health Reform Goals

Before the bill was signed into law, the federal government launched a health care reform website (www.healthreform.gov) to promote the bill, which listed the following eight goals, centering on Cost Control, Improved and Increased Coverage, and Consumer Choice, for improving health care:

- 1) To reduce long-term growth of health care costs for businesses and government;
- 2) To protect families from bankruptcy or debt because of health care costs;
- 3) To guarantee choice of doctors and health plans;
- 4) To invest in prevention and wellness;
- 5) To improve patient safety and quality of care;
- 6) To assure affordable, quality health coverage for all Americans;
- 7) To maintain coverage when you change or lose your job;
- 8) To end barriers to coverage for people with pre-existing medical conditions.¹

¹ See http://lubbockonline.com/stories/082309/loc_485065725.shtml

Keeping Perspective

Commonwealth Fund president, Dr. David Blumenthal, and vice-president, Dr. Sara Collins, in October of 2013, penned a forward-looking reflection on what is to come in the first year of the ACA's implementation, including four ways in which ACA successes can be measured.² Blumenthal and Collins argue that, particularly in the early stages of the ACA's implementation, it will be essential to keep the ACA's achievements, or lack thereof, in context. First, and perhaps most importantly, they point out that the ACA is no longer truly a national or federal health reform bill.

Health reform is now largely in the hands of the states. Justice Brandeis' famed legal declaration that the states are the "laboratories of democracy" rings true here in particular. To be specific, the ACA is not one plan but potentially fifty different plans. Secondly, the bill's success should be measured against its stated goals—at least at this point. With this context in mind the authors remind readers that early ACA successes will be measured in regards to the "coverage-side," meaning that until there is enough substantive financial or economic data to provide a clearer picture of implementation, there are a few main objectives regarding health care coverage goals that will be the most useful to track the ACA's progress:

- Are the marketplaces fully operational?
- Are people enrolling?
- Is the number of uninsured falling?
- Is the number of underinsured falling?

Even with these objectives in mind, however, measuring success this early will remain a challenge. For instance, after a rather disastrous initial launch, the federal online marketplace, www.healthcare.gov, is now operational and actively processing applications. Various of the sixteen (plus D.C.) state-run exchanges have been successful from the outset, while others stumbled. At this point, most states have functioning exchanges.

Blumenthal and Collins note that Congressional Budget office's (CBO) estimate that 7 million people would enroll for 2014 insurance coverage on the marketplaces (enrolled by March 31st), as well as another 9 million enrolling in Medicaid coverage, has been an oft-referenced threshold measurement for initial ACA success. The authors state that if enrollment numbers come relatively close to these CBO projections, the ACA could arguably be considered a success for the first year of its implementation. Likewise, if ACA enrollment decreases the nation's 48 or so million

² Blumenthal, David, and Collins, Sara. <http://www.commonwealthfund.org/Blog/2013/Oct/Keeping-Our-Eyes-on-the-Ball.aspx>

uninsured by 13 million, which is the CBO's initial first-year projections for decrease in the number of uninsured, Blumenthal and Collins would mark it as a success. While the CBO has not projected the ACA effect on the underinsured, the authors note that it is a significant goal of the health reform bill, and as such they look to the decrease in the number of underinsured to be a key measurable of ACA success as well. For the purposes of this report, the term "underinsured" includes individuals who have private insurance but pay more than 15% of their income for health premiums and out of pocket expenses. The Commonwealth Fund's own studies reveal that up to 30 million people between ages 19 and 64 were underinsured due to poor benefit coverage or prohibitive costs.³ Commonwealth projects that the ACA's expanded coverage requirements and cost-control measures could result in a decrease of 20 million in this underinsured population long-term (over the next ten years). If the ACA successfully decreases the underinsured number by 5 million in 2014, the authors will consider it a win.

Early ACA Enrollment Trends

In a February 2014 update to ACA projections, the CBO altered its ACA projections to reflect a downgrade in enrollment projections, predicting instead an enrollment of 6 million newly insured on the public exchanges and an additional 8 million in Medicaid enrollment.⁴ However, as of the end of March, the White House estimated ACA enrollment numbers on the marketplaces at roughly 7.1 million enrollees, surpassing the downgraded goal of 6 million as well as the original goal of 7 million projected by the CBO.⁵ As of May 2014, enrollment estimates were over 8 million as this number reflects a final hour enrollment push in the final weeks before the March deadline for 2014. 1.1 million people signed up on the exchanges in the month of January alone. At the end of February, the Obama administration claimed that 4 million had enrolled successfully on the marketplaces, on top of the 3 million young enrollees (under age 26) who were able to gain insurance by remaining on their parents' insurance plans.⁶ Nearly 3.8 million enrolled in Marketplaces during the final month of open enrollment. This aggregated White House estimate (HHS has not yet released official update enrollment numbers for April 2014⁷) includes all enrollees who have selected a plan on the federal website as well as the state-based exchanges (not including

³ Id.

⁴http://www.cbo.gov/sites/default/files/cbofiles/attachments/45010-Outlook2014_Feb.pdf

⁵http://www.washingtonpost.com/national/health-science/enrollment-under-the-affordable-care-act-on-track-to-reach-7-million/2014/04/01/1f6b8b96-b99b-11e3-9a05-c739f29ccb08_story.html

⁶<http://thehill.com/blogs/healthwatch/health-reform-implementation/199249-obama-four-million-have-signed-up-for>

⁷http://aspe.hhs.gov/health/reports/2014/marketplaceenrollment/mar2014/ib_2014mar_enrollment.pdf

those who have been determined to be Medicaid or CHIP eligible by the marketplace) and is widely acknowledge as a success for the government’s outreach campaign to connect with consumers in the final days of enrollment. However it is not known how many of these enrollees represent the newly insured and how many switched from another type of insurance.

Another important issue regarding early ACA enrollment trends is one that further muddles the demonstrative data on ACA enrollment: there is no current and accurate way to measure exactly how many new enrollees have continued to make payments for the duration of the plan year. There is at least some indication early on that some enrollees have not and perhaps will not pay the premiums after having enrolled, which could cause initial enrollment numbers to drop. Further, even once enrollees have paid a premium, there is no guarantee they will continue to pay premiums—an important unknown factor of ACA enrollment that has not gone unnoticed by health care analysts and economists.⁸ Going forward, once a consumer is enrolled, it will be up to the individual insurer to collect premiums and decide how to or whether to re-enroll or auto-enrollment participating consumers who have enrolled on the exchanges; consumers will not necessarily have to return to Healthcare.gov to reenroll in health insurance purchase on the marketplaces.

Of further note, current estimations at the national level indicate that 25 percent of new enrollees are in the 18 to 34 year age-range that is essential to the patient-mix needed in the private individual insurance market in order to help keep premium costs low, which is another key objective of the ACA and one to watch, particularly as it relates to helping the health reform bill to keep its promise of *affordable* health coverage. Lastly, even an early report on ACA measurables without an accounting of Medicaid enrollment would be incomplete as the largest number of “new” coverage enrollees under the ACA have thus far come under Medicaid. It is difficult to measure accurately the number of new Medicaid enrollees due to the multiple pathways through which beneficiaries can apply, but early estimates put the Medicaid gain through the online state-based marketplaces (SBMs) and state Medicaid offices at 6.3 million since October, with another estimated 1.3 million enrolling on the federal marketplace (FFM).⁹

⁸<http://www.forbes.com/sites/merrillmatthews/2014/02/27/between-15-and-25-of-those-who-make-their-first-obamacare-payment-could-drop-coverage-later/>

⁹<http://kff.org/health-reform/issue-brief/medicaid-enrollment-under-the-affordable-care-act-understanding-the-numbers/>

Looking Forward

As discussed above, a combination of factors makes it considerably difficult to accurately measure ACA successes. A rocky marketplace rollout for the federal exchange and many state exchanges as well shifted early enrollment expectations and beyond that, a lack of concrete data combined with uncertain perspectives have clouded the horizon for what is attainable and would be considered a success as it relates to ACA implementation. Most of the measureable data on the ACA is still forthcoming and will likely not be sufficient to make any determinations on actual ACA successes and failures until 2015. Though the Department of Health and Human Services (HHS) will continue to provide monthly updates of ACA Marketplace enrollment, the overall report for early 2014 insurance coverage will not be released by the Centers for Disease Control and Prevention (CDC) until September of this year when it publishes its National Health Interview Survey (NHIS). In December, the CDC will have coverage numbers for the first half of 2014. At that point, even though a full year's enrollment will not yet be available, there will be a more accurate indication of the level of the ACA's enrollment success.

In addition to measureable enrollment data, there are many other significant qualifiers noted by industry analysts, which will add to the context of interpreting the ACA's enrollment success. For instance, basic enrollment data is not necessarily reflective of "net" enrollment numbers. As discussed elsewhere in this report, due to the possibility that new enrollees could previously have had insurance and simply found it too expensive or insufficient in some other way and thus decided to enroll on the marketplaces, it will be difficult to state with authority that all of the ACA's enrollment numbers (or to what extent) are reflective of a true net enrollment of newly insured, which is an important component of ACA success since the health reform package relies heavily on an influx of newly (and preferably healthy) insured patrons to the marketplaces in order to modify risk and thus keep premiums low. State policy makers should monitor West Virginia's enrollment demographic trends in order to track potential impacts on the risk pool.

Monitoring the composition of the risk pool is made significantly more difficult due to eligibility churning between Medicaid, the Marketplace, and affordable employer sponsored insurance. This churn is caused by how elements of the ACA are designed as well as interactions between the Marketplace and Medicaid eligibility. Marketplace eligibility requires no affordable employer sponsored insurance option and both Medicaid and the Marketplace eligibility is income-based. As household income fluctuates throughout the year and people change jobs, they might gain or lose an affordable employer sponsored insurance option and/or eligibility for

Medicaid or the Marketplace. Researchers estimate that just under 30 million people will churn between eligibility for Medicaid, the Marketplace, and ineligibility for either program (Buettgens, Nichols, and Dorn 2012; Sommers and Rosenbaum, 2011).¹⁰

Other measureables to keep in mind that will no doubt influence whether or not ACA initiatives can be considered successful long-term include other factors raised by Blumenthal and Collins in their Commonwealth Fund blog as well as other analysts such as the Washington Post's Sarah Kliff.¹¹ For instance, the myriad costs associated with ACA reforms will be closely watched. Gains in Medicaid coverage will lead to increased state and federal outlays, and to what extent those outlays affect the deficit is likely to be a hot-button issue. The ACA has been touted as a reform package that offers affordable coverage to all, so in addition to the extent to which coverage is attained by those previously un/underinsured, premium affordability and costs will also be closely watched. Likewise, overall health expenditures as they relate to increased health coverage are likely to be scrutinized in the months and years to come under health reform. Lastly, an important factor of any health care reform package and certainly the ACA will be its effect on the quality of overall health. The goal of increasing a population's overall health is not only a long time in the making, but also another difficult measureable to tack onto the shoulders of the ACA. How do we quantify better health? Only time will tell. However, if increased health benefit coverage combined with reputed cost-control measures to ensure affordability do not successfully work together as levers to improve health, undoubtedly this will be a blow to the perceived and actual success of the ACA.

¹⁰ Sommers, Benjamin, and Sara Rosenbaum. "Issues in Health Reform: How Changes in Eligibility May Move Millions Back and Forth Between Medicaid and Insurance Exchanges" *Health Affairs* 30(2): 228-236.

Buettgens, Matthew, Austin Nichols, and Stan Dorn. 2012. *Churning Under the ACA and State Policy Options for Mitigation*. Urban Institute and Robert Wood Johnson Foundation, Washington, DC.

¹¹<http://www.washingtonpost.com/blogs/wonkblog/wp/2014/01/02/four-ways-to-tell-if-obamacare-is-working/>