



The following questions were asked to a sample of 1,004 nationally representative Americans ages 18 and over in an online study conducted by Kelton Research on behalf of eHealthInsurance between September 27<sup>th</sup> and October 3<sup>rd</sup>, 2011. What follows are the initial results of the study.

1. Which of the following best describes you?

<i>Response</i>	<i>Total</i>	<i>%</i>
I Am Currently Covered By a Health Insurance Policy Through My Employer (AMONG WORKING RESPONDENTS)	285	28%*
I Am Currently Covered By a Health Insurance Policy Through My Spouse's or Parent's Employer	172	17%
I Am Currently Insured on a Government or Public Plan Such as Medicaid	219	22%
I Am Currently Insured on an Individually-Purchased Health Plan	122	12%
I Am Currently Insured on a COBRA Health Plan	13	1%
I Currently Have No Health Insurance	193	19%

2. Does your current health insurance policy cover...? (AMONG RESPONDENTS WITH HEALTH INSURANCE)

<i>Response</i>	<i>Total</i>	<i>%</i>
Me	455	56%
Me Plus Others, Such as a Spouse or Dependents	356	44%

\* All decimals are rounded to the nearest percentage point. This may result in certain numerical totals adding up to slightly more or slightly less than 100%

3. Which of the following, if any, are you likely to review on a **monthly** basis? This can include looking closely at bills or statements to keep tabs on rates or what you're being charged, or considering a switch in providers or plans. Please choose all that apply.

<i>Response</i>	<i>Total</i>	<i>%</i>
Cell Phone	676	67%
Utilities Such as Gas or Electricity	666	66%
Internet	608	61%
Cable or Satellite TV	602	60%
Credit Card	589	59%
Non-Health Insurance, Such as Car or Home	324	32%
Health Insurance (AMONG RESPONDENTS WITH HEALTH INSURANCE)	268	27%
Food or Beverage Clubs	187	19%
Gym Membership	116	12%
Other	15	1%
Nothing	109	11%

4. Which of the following, if any, are you likely to review on an **annual** basis? This can include looking closely at bills or statements to keep tabs on rates or what you're being charged, or considering a switch in providers or plans. Please choose all that apply.

<i>Response</i>	<i>Total</i>	<i>%</i>
Cell Phone	404	40%
Internet	389	39%
Non-Health Insurance, Such as Car or Home	382	38%
Cable or Satellite TV	372	37%
Utilities Such as Gas or Electricity	365	36%
Health Insurance (AMONG RESPONDENTS WITH HEALTH INSURANCE)	358	36%
Credit Card	350	35%
Food or Beverage Clubs	156	16%
Gym Membership	148	15%
Other	9	1%
Nothing	217	22%

5. Which of the following, if any, do you consider to be essential for personal financial security? Please choose all that apply.

<i>Response</i>	<i>Total</i>	<i>%</i>
Health Insurance	687	68%
Retirement Savings	660	66%
Car Insurance	639	64%
Life Insurance	587	58%
Homeowner's or Renter's Insurance	567	56%
Owning a Home	528	53%
A Will	514	51%
None of These	73	7%

6. If you look at or review your paystub on a regular basis, such as once or twice per month, which of the following pieces of information are you likely to review or notice? Please choose all that apply. (AMONG WORKING RESPONDENTS)

<i>Response</i>	<i>Total</i>	<i>%</i>
Taxes	367	71%
Year to Date Earnings	365	70%
Contributions to a Retirement Account, Such as a 401(k)	238	46%
Vacation Days	221	43%
Year to Date Hours	198	38%
Monthly Health Insurance Payments (AMONG RESPONDENTS WITH EMPLOYER-SPONSORED HEALTH INSURANCE)	154	30%
Tax Filing Status	139	27%
Year to Date Health Insurance Payments (AMONG RESPONDENTS WITH EMPLOYER-SPONSORED HEALTH INSURANCE)	122	23%
Other	17	3%
None	16	3%
I Never Look at or Review My Paystub on a Regular Basis	32	6%

7. Which of the following would most likely be a deciding factor when choosing among different health insurance plans?

<i>Response</i>	<i>Total</i>	<i>%</i>
The Cost of the Monthly Premiums	456	45%
The Level of Medical Coverage Offered	350	35%
Whether or Not My Preferred Doctors Participate in the Plan	198	20%

8. Would you be more likely to consider purchasing a health insurance plan on your own if...? (AMONG RESPONDENTS WITH EMPLOYER-SPONSORED HEALTH INSURANCE)

<i>Response</i>	<i>Total</i>	<i>%</i>
The Amount I Pay Toward My Coverage or My Deductible Were Increased Significantly	267	58%
Certain Benefits Were Eliminated or Scaled Back on My Employer-Based Plan	190	42%

9. Most people with employer-based health insurance have a portion of their total monthly premium deducted from their paycheck during every pay period. How much, in dollars, would the amount deducted from your paycheck have to increase before you would consider shopping for a new health plan? (AMONG RESPONDENTS WITH EMPLOYER-SPONSORED HEALTH INSURANCE)

Average = \$120		
<i>Response</i>	<i>Total</i>	<i>%</i>
Less Than \$100	156	34%
\$100 - \$199	102	22%
\$200 or More	83	18%
A Premium Increase Would Never Make Me Consider Shopping for a New Health Plan	116	25%

10. For which of the following items can you confidently say how much you pay – within ten dollars – on a monthly basis? Please choose all that apply.

<i>Response</i>	<i>Total</i>	<i>%</i>
Cell Phone	629	63%
Internet	613	61%
Cable or Satellite TV	569	57%
Mortgage or Rent	542	54%
Auto Insurance	517	51%
Utilities, Such as Gas or Electricity	478	48%
Health Insurance (AMONG RESPONDENTS WITH HEALTH INSURANCE)	373	37%
Gym Membership	167	17%
Other	19	2%
Nothing	161	16%

11. Which of the following do you think you know more about? (AMONG RESPONDENTS WITH HEALTH INSURANCE)

<i>Response</i>	<i>Total</i>	<i>%</i>
What Is Covered Under My Health Insurance Plan	417	51%
The Terms of My Current Lease or Mortgage	394	49%

12. Are you confident that you know whether or not any of the following are covered by your current health insurance plan? Please choose all that apply. (AMONG RESPONDENTS WITH HEALTH INSURANCE)

<i>Response</i>	<i>Total</i>	<i>%</i>
Doctor's Office Visit	671	83%
Prescription Drugs	649	80%
ER Visit	575	71%
Lab Tests Such as Blood or Urine Tests	573	71%
Diagnostic Services Such as Sonograms, X-Rays and MRIs	537	66%
Overnight Hospital Stay	530	65%
Immunizations	516	64%
Vision Services	479	59%
Dental Services	452	56%
Mental Health Care	394	49%
Maternity Care	333	41%
Other	10	1%
Nothing	48	6%

13. Which of the following health insurance terms, if any, are you confident you could accurately define or explain? Please choose all that apply.

<i>Response</i>	<i>Total</i>	<i>%</i>
Copayment	612	61%
Deductible	549	55%
Premium	410	41%
Out of Pocket Limit	382	38%
Open Enrollment	381	38%
HMO	340	34%
PPO	310	31%
Co-insurance	254	25%
HSA	114	11%
None of These	192	19%

We're going to ask you some questions about your employer-provided health insurance. Please think of the employer who provides this coverage for the next few questions, even if it isn't your own employer.

14. Which of the following amounts, if any, are you confident you could name? Please choose all that apply. (AMONG RESPONDENTS WITH EMPLOYER-SPONSORED HEALTH INSURANCE)

<i>Response</i>	<i>Total</i>	<i>%</i>
My Copayment for a Doctor's Office Visit	300	66%
My Copayment for Prescription Drugs	238	52%
How Much I Pay Every Month for My Health Insurance Coverage	215	47%
My Annual Deductible	159	35%
How Much I Pay Every Month for Coverage of Dependents on My Policy (AMONG RESPONDENTS WITH DEPENDENTS ON THEIR PLANS)	84	18%
How Much My Employer Contributes Toward My Health Insurance Premiums Every Month	84	18%
My Co-insurance	72	16%
How Much My Employer Would Pay Toward the Coverage of Dependents on My Policy	60	13%
None of These	66	14%

15. Who do you think is better suited to decide which health insurance plan you should have? (AMONG RESPONDENTS WITH EMPLOYER-SPONSORED HEALTH INSURANCE)

<i>Response</i>	<i>Total</i>	<i>%</i>
Me	379	83%
My Employer	78	17%

16. How easy or difficult does your employer make it for you to understand or choose your health insurance options? (AMONG RESPONDENTS WITH EMPLOYER-SPONSORED HEALTH INSURANCE)

<i>Response</i>	<i>Total</i>	<i>%</i>
Extremely Easy	118	26%
Somewhat Easy	225	49%
<b>Easy Net</b>	343	75%
Somewhat Difficult	91	20%
Extremely Difficult	23	5%
<b>Difficult Net</b>	114	25%

For the purposes of this survey, “open enrollment” refers to an annual period in which employees may change insurance plans or medical groups offered by their employers without proof of insurability.

17. After receiving notification that open enrollment has begun, which of the following describes when you would be most likely to make your final decision during this period of time? (AMONG RESPONDENTS WITH EMPLOYER-SPONSORED HEALTH INSURANCE)

<i>Response</i>	<i>Total</i>	<i>%</i>
Immediately	95	21%
After a Few Days	189	41%
After a Few Weeks	73	16%
About a Month Later	35	8%
A Few Weeks Before the Deadline	34	7%
A Few Days Before the Deadline	19	4%
The Day of the Deadline	12	3%

18. What is the longest period of time you have ever spent reviewing or evaluating your options during open enrollment? Your best guess is fine. (AMONG RESPONDENTS WITH EMPLOYER-SPONSORED HEALTH INSURANCE)

Average = 91 Minutes		
<i>Response</i>	<i>Total</i>	<i>%</i>
Less than 30 Minutes	113	25%
30-59 Minutes	108	24%
60-89 Minutes	110	24%
90 Minutes or More	126	28%

19. How would you prefer to review your health insurance options during open enrollment? (AMONG RESPONDENTS WITH EMPLOYER-SPONSORED HEALTH INSURANCE)

<i>Response</i>	<i>Total</i>	<i>%</i>
Take Home a Stack of Paper With All of My Health Insurance Choices Described, to Fill Out and Return to My Employer	175	38%
Sit Down and Talk With an HR Representative About My Health Insurance Choices, and Make My Choices During That Meeting	165	36%
Make My Selection Through a Smartphone or Website, Where I Can Review a Broad Range of Health Insurance Options, Make Plan Comparisons and Read Customer Reviews	117	26%

20. Do you know when your employer’s open enrollment period occurs this year? (AMONG RESPONDENTS WITH EMPLOYER-SPONSORED HEALTH INSURANCE)

<i>Response</i>	<i>Total</i>	<i>%</i>
Yes	251	55%
No	206	45%

21. During open enrollment, are you generally more likely to...? (AMONG RESPONDENTS WITH EMPLOYER-SPONSORED HEALTH INSURANCE)

<i>Response</i>	<i>Total</i>	<i>%</i>
Stay With the Same Plan I Had Before	243	53%
Review All My Employer Coverage Options Before Making a Selection or Change	214	47%

22. How likely or unlikely would you be to consider health insurance that is not provided through an employer, such as an individually-purchased plan, during open enrollment? (AMONG RESPONDENTS WITH EMPLOYER-SPONSORED HEALTH INSURANCE)

<i>Response</i>	<i>Total</i>	<i>%</i>
Extremely Likely	53	12%
Somewhat Likely	136	30%
<b>Likely Net</b>	189	41%
Somewhat Unlikely	139	30%
Extremely Unlikely	129	28%
<b>Unlikely Net</b>	268	59%

23. Which of the following might concern you more during open enrollment? (AMONG RESPONDENTS WITH EMPLOYER-SPONSORED HEALTH INSURANCE)

<i>Response</i>	<i>Total</i>	<i>%</i>
A Significant Increase in the Amount I Pay Every Month for My Employer-Based Coverage	261	57%
Changes in My Benefits	196	43%

As you may know, a health care reform bill was signed into law early last year. The following questions refer to this bill.

24. How informed or uninformed do you consider yourself to be about the 2010 health care reform law?

<i>Response</i>	<i>Total</i>	<i>%</i>
Extremely Informed	103	10%
Somewhat Informed	361	36%
<b>Informed Net</b>	464	46%
Somewhat Uninformed	283	28%
Extremely Uninformed	257	26%
<b>Uninformed Net</b>	540	54%

25. To the best of your knowledge, which of the following provisions of the 2010 health care reform law are in effect right now? Please choose all that apply.

<i>Response</i>	<i>Total</i>	<i>%</i>
Adult Children Can Stay on Parents' Health Insurance Plans Until Age 26	451	45%
People With Pre-Existing Conditions Can No Longer Be Declined For Coverage by Insurers	422	42%
Most People Are Required to Purchase Health Insurance If They Don't Get it Through an Employer	280	28%
Subsidies Available to Help People Afford Health Insurance	212	21%
Access to More Preventive Medical Services at No Out of Pocket Cost	187	19%
No Lifetime Limits for Most Covered Health Care Services	162	16%
Introduction of "Health Insurance Exchanges" Where Consumers Can Shop for Coverage	159	16%
None of These	266	26%

### Methodological Notes:

The eHealthInsurance Health Insurance IQ Survey was conducted by Kelton Research between September 27<sup>th</sup> and October 3<sup>rd</sup>, 2011 using an email invitation and an online survey. Quotas are set to ensure reliable and accurate representation of the entire U.S. population ages 18 and over.

Results of any sample are subject to sampling variation. The magnitude of the variation is measurable and is affected by the number of interviews and the level of the percentages expressing the results.

In this particular study, the chances are 97 in 100 that a survey result does not vary, plus or minus, by more than 3.1 percentage points from the result that would be obtained if interviews had been conducted with all persons in the universe represented by the sample.