



College Graduate Survey (Grads)

Sample: 500 Recent College Graduates Ages 18-30

College Student Survey (Students)

Sample: 516 Full-Time College Students Ages 18-30



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This survey is being conducted by Kelton Research, a leading national public opinion company. We are not trying to sell you anything, but would like to ask you a few questions for a national opinion study, the results of which will appear in the nation’s leading media outlets in the coming weeks. Your answers will be confidential and anonymous.

1. Which of the following best describes you?

<i>Response</i>	<i>Grads Total</i>	<i>Grads %</i>	<i>Students Total</i>	<i>Students %</i>
I’m Currently Covered By My Employer’s Health Insurance Plan	191	38%*	28	5%
I Currently Have No Health Insurance	104	21%	63	12%
I’m Currently Covered By a Health Insurance Policy That I Pay For Myself	72	14%	19	4%
I’m Currently Covered By My Parent’s Health Insurance Policy	37	7%	274	53%
I’m Currently Covered By a Government Or Public Health Insurance Plan, Such as Medicaid	37	7%	32	6%
I’m Currently Covered By an Individual Health Insurance Policy Paid For By My Parents	34	7%	38	7%
I’m Currently Covered By Student Health Insurance Plan	10	2%	38	7%
I Don’t Know	15	3%	24	5%

2. **Grads:** To the best of your knowledge, did you have health insurance the day after you graduated college?

Students: To the best of your knowledge, will you have health insurance the day after you graduate college?

<i>Response</i>	<i>Grads Total</i>	<i>Grads %</i>	<i>Students Total</i>	<i>Students %</i>
Yes	283	57%	269	52%
No	187	37%	91	18%
I Don't Know	30	6%	156	30%

* 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. **Grads:** When you were in college, how confident were you that you'd find a job related to your major when you graduated?

Students: How confident are you that you'll find a job that's related to your major when you graduate?

<i>Response</i>	<i>Grads Total</i>	<i>Grads %</i>	<i>Students Total</i>	<i>Students %</i>
Extremely Confident	139	28%	195	38%
Somewhat Confident	246	49%	252	49%
Confident Net	385	77%	447	87%
Not Very Confident	100	20%	61	12%
Not At All Confident	15	3%	8	2%
Not Confident Net	115	23%	69	13%

4. **Grads:** About how many months did you think it would take for you to get a job after graduating college? Your best guess is fine.

Students: About how many months do you think it will take for you to get a job after graduating college? Your best guess is fine.

Grads Average = 5 Months/ Students Average = 5 Months				
<i>Response</i>	<i>Grads Total</i>	<i>Grads %</i>	<i>Students Total</i>	<i>Students %</i>
1-2 Months	76	15%	73	14%
3-4 Months	88	18%	107	21%
5 Months or More	142	28%	145	28%
I Thought I Would/I Think I Will Have a Job Lined Up Before Graduating College	85	17%	161	31%
I Already Had/Have a Job Lined Up For After I Graduated College	109	22%	30	6%

5. **Grads:** Did you think your first job after graduating college would provide you with healthcare benefits?

<i>Response</i>	<i>Total</i>	<i>%</i>
Yes	397	79%
No	103	21%

5a. Students: How likely or unlikely do you think it will be that your first job after graduating college will provide you with healthcare benefits?

<i>Response</i>	<i>Total</i>	<i>%</i>
Extremely Likely	156	31%
Somewhat Likely	258	52%
Likely Net	414	83%
Not Very Likely	80	16%
Not at All Likely	6	1%
Not Likely Net	86	17%

6. **Graduates:** Did your first job after graduating college provide you with healthcare benefits?

<i>Response</i>	<i>Total</i>	<i>%</i>
Yes - Immediately	124	25%
Yes - After a Short Period of Time Such as Three Months	164	33%
No	160	32%
I Haven't Yet Had a Job After Graduating College (AMONG UNEMPLOYED RESPONDENTS)	52	10%

7. **Grads:** If you were no longer eligible for coverage on your parent's health insurance plan after graduating college, did they purchase health insurance for you? (AMONG RESPONDENTS COVERED BY THEIR PARENTS' HEALTH INSURANCE PLAN)¹

<i>Response</i>	<i>Total</i>	<i>%</i>
Yes, and They Are Still Doing So	27	38%
Yes, and They Have Since Stopped	4	6%
No	9	13%
I Was Still Eligible For Coverage on My Parent's Health Insurance Plan After Graduating College	31	44%

- 7a. **Students:** If you were no longer eligible for coverage on your parents' health insurance plan after graduating college, how likely or unlikely is it that they will purchase health insurance for you? (AMONG RESPONDENTS WHO ARE COVERED BY THEIR PARENTS' HEALTH INSURANCE)

<i>Response</i>	<i>Total</i>	<i>%</i>
Extremely Likely	55	18%
Somewhat Likely	133	43%
Likely Net	188	60%
Not Very Likely	93	30%
Not at All Likely	31	10%
Not Likely Net	124	40%

8. **Grads:** If you had to choose one, which of the following do you think is better to do for the first year after graduating college?
Students: If you had to choose one, which of the following would you rather do for the first year after you graduate college?

<i>Response</i>	<i>Grads Total</i>	<i>Grads %</i>	<i>Students Total</i>	<i>Students %</i>
Live With Your Parents and Be Able to Afford Health Insurance	337	67%	279	54%
Live on Your Own and Go Without Health Insurance	163	33%	237	46%

9. **Grads:** Which of the following do you think is better to do after graduating college?
Students: If you had to choose one, which of the following would you rather do for the first year after you graduate college?

<i>Response</i>	<i>Grads Total</i>	<i>Grads %</i>	<i>Students Total</i>	<i>Students %</i>
Take a Job I Like, Even If it Doesn't Provide Healthcare Benefits	337	67%	393	76%
Take a Job I Don't Like That Does Provide Healthcare Benefits	163	33%	123	24%

¹ Please note that the data for this question is not usable because the base is too small.

10. **Grads/Students:** Which of the following benefits would most likely be non-negotiable for you when evaluating a potential job, meaning that you would consider passing on the job if these benefits were not included or undesirable?

<i>Response</i>	<i>Grads Total</i>	<i>Grads %</i>	<i>Students Total</i>	<i>Students %</i>
Health Insurance	160	32%	133	26%
Vacation Time	79	16%	75	15%
The Commute or the Office's Location	78	16%	98	19%
401 (K) Or Other Retirement Accounts	66	13%	90	17%
A Flexible Schedule Such as Non-Traditional Hours or Being Able to Work From Home	54	11%	60	12%
Your Potential Title	24	5%	25	5%
Corporate Culture	22	4%	22	4%
Gym Memberships	17	3%	13	3%

11. **Grads/Students:** If you were to purchase a private health insurance plan on your own, which of the following benefits do you think would be automatically included? Please choose all that apply.

<i>Response</i>	<i>Grads Total</i>	<i>Grads %</i>	<i>Students Total</i>	<i>Students %</i>
Basic Preventive Care Such as Doctor Visits, X-Rays, And Screenings	425	85%	449	87%
Emergency Room Visits For Needs Such as Broken Limbs, Car Accidents, or Asthma Attacks	399	80%	407	79%
Prescription Drug Coverage	370	74%	374	72%
Maternity Coverage, Including Pre-Natal Care And Delivery For You or Your Partner	232	46%	240	47%
Emergency Care When Out of the Country	129	26%	144	28%
Psychiatric Care	112	22%	105	20%
Other	17	3%	13	3%

12. **Grads/Students:** To the best of your knowledge, about how much would you expect to pay each month for a private health insurance plan? Please assume a plan that covers benefits such as prescription drugs, preventive screenings, and emergency room visits. Your best guess is fine.

Graduates Average = \$227/ Students Average = \$278				
<i>Response</i>	<i>Grads Total</i>	<i>Grads %</i>	<i>Students Total</i>	<i>Students %</i>
Less Than \$100	88	18%	70	14%
\$100-\$299	185	37%	127	25%
\$300 or More	84	17%	55	11%
I Don't Know	143	29%	264	51%

13. **Grads/Students:** Please name all of the types of costs you would need to be aware of if you were to purchase your own health insurance policy.

<i>Response</i>	<i>Grads Total</i>	<i>Grads %</i>	<i>Students Total</i>	<i>Students %</i>
Co-Pay	134	27%	79	15%
Prescription Drugs	108	22%	78	15%
Check-Ups/Doctor Visits	71	14%	64	12%
Deductible	111	22%	62	12%
Emergency Room Visits	71	14%	62	12%
Monthly Fees	56	11%	50	10%
Premium	56	11%	39	8%
Specialist Fees (Dental, Eye Care, Psychologist, Etc.)	41	8%	39	8%
Hidden or Extra Fees	9	2%	18	3%
Exclusions/What's Not Covered	18	4%	11	2%
Hospital Stay	19	4%	11	2%
Annual Out Of Pocket Maximum	17	3%	7	1%
General Fees	11	2%	7	1%
Yearly Total	2	-	5	1%
Taxes	4	1%	4	1%
Surgery	11	2%	4	1%
Coverage Outside of Plan	2	-	3	1%
Injuries/Accidents	0	-	3	1%
Ambulance	4	1%	3	1%
Lifetime Coverage Limit	4	1%	1	-
Family Coverage	1	-	1	-
Life Insurance	0	-	1	-
Co-Insurance	7	1%	1	-
Everything/All	27	5%	44	9%
None	0	-	9	2%
Other	51	10%	50	10%
Don't Know	79	16%	103	20%
No Answer	65	13%	69	13%

14. **Grads/Students:** Which of the following health insurance terms are you confident that you can define? Please choose all that apply.

<i>Response</i>	<i>Grads Total</i>	<i>Grads %</i>	<i>Students Total</i>	<i>Students %</i>
Co-Pay	378	76%	315	61%
Deductible	334	67%	273	53%
Premium	223	45%	169	33%
Annual Out of Pocket Maximum	221	44%	145	28%
Lifetime Coverage Limit	151	30%	134	26%
Co-Insurance	100	20%	62	12%
None of These	52	10%	95	18%

15. **Grads/Students:** Which of the following better describes how you feel about receiving health insurance from an employer?

<i>Response</i>	<i>Grads Total</i>	<i>Grads %</i>	<i>Students Total</i>	<i>Students %</i>
I'd Prefer to Find a Health Insurance Plan on My Own and Keep it Regardless of Where I Work	272	54%	337	65%
I'd Prefer to Change Health Insurance Plans Every Time I Change Jobs	228	46%	179	35%

16. **Grads:** Which of the following did you spend most of your time doing during the first 6 months after graduating college?

Students: Which of the following do you think you're likely to spend most of your time doing during the first 6 months after graduation?

<i>Response</i>	<i>Grads Total</i>	<i>Grads %</i>	<i>Students Total</i>	<i>Students %</i>
Looking For a Job	167	33%	161	31%
Working at a Job That Was Career-Oriented	125	25%	216	42%
Working at a Job That Was Not Career-Oriented	89	18%	16	3%
Taking Time off to Travel, Go on Vacation, or Volunteer	27	5%	25	5%
Consulting, Freelance or Temporary Work	21	4%	23	4%
Working at an Internship	17	3%	50	10%
Starting My Own Business	12	2%	16	3%
Other	14	3%	9	2%
I Graduated College Less Than 6 Months Ago	28	6%	n.a.	n.a.

17. **Grads:** How strongly do you agree or disagree with the following statement: I feel that I'm competing against workers who are much older than me when searching for a job.

Students: How strongly do you agree or disagree with the following statement: After I graduate college, I feel that I'd be competing against workers who are much older than me when searching for a job.

<i>Response</i>	<i>Grads Total</i>	<i>Grads %</i>	<i>Students Total</i>	<i>Students %</i>
Strongly agree	173	35%	151	29%
Somewhat agree	209	42%	242	47%
Agree Net	382	76%	393	76%
Somewhat disagree	85	17%	100	19%
Strongly disagree	33	7%	23	4%
Disagree Net	118	24%	123	24%

18. **Grads:** Which of the following best describes what happened to you after graduating college?
Students: Which of the following best describes what you think will happen to you after graduating college?

<i>Response</i>	<i>Grads Total</i>	<i>Grads %</i>	<i>Students Total</i>	<i>Students %</i>
I Found/I'll Find a Career-Related Job More Quickly Than I Had Expected to	92	18%	76	15%
It Took/It Will Take Me Longer to Find a Career-Related Job Than I Had Expected it to	88	18%	141	27%
I Found/I Will Find a Career-Related Within a Reasonable Amount of Time	113	23%	299	58%
I Still Have Not Found a Career-Related Job	207	41%	n.a.	n.a.

19. **Grads/Students:** If you had no health insurance, which of the following would most motivate you to buy a health insurance plan?

<i>Response</i>	<i>Grads Total</i>	<i>Grads %</i>	<i>Students Total</i>	<i>Students %</i>
An Affordable Plan/An Insurance Policy You Could Afford	206	41%	167	32%
Getting Sick or Injured	131	26%	152	29%
A Sense of Personal Responsibility	54	11%	81	16%
A Government Penalty or Fine For Not Buying Health Insurance	42	8%	41	8%
A Government Requirement to Buy Health Insurance	26	5%	22	4%
Pressure or Fear From Parents and Family	23	5%	37	7%
Other	18	4%	16	3%

20. **Grads/Students:** Which of the following online resources do you think would be most helpful in researching potential health insurance policies to purchase?

<i>Response</i>	<i>Grads Total</i>	<i>Grads %</i>	<i>Students Total</i>	<i>Students %</i>
Consumer Websites Like eHealthInsurance.Com or GoHealthInsurance.Com	294	59%	312	60%
Internet News Sources Such as CNN.com, WSJ.Com Or Foxnews.Com	103	21%	112	22%
Independent Blogs or Websites Not Associated With Internet News Sources	55	11%	44	9%
Social Media Sites Like Facebook, Twitter, Youtube and Myspace	48	10%	48	9%

21. **Grads/Students:** If you were to consider using social media to help you research health insurance options, which of the following would you use? Please choose all that apply.

<i>Response</i>	<i>Grads Total</i>	<i>Grads %</i>	<i>Students Total</i>	<i>Students %</i>
Facebook	256	51%	253	49%
Blogs	112	22%	112	22%
YouTube	92	18%	115	22%
Twitter	62	12%	52	10%
LinkedIn	59	12%	28	5%
Other	13	3%	12	2%
I Would Never Consider Using Social Media to Help Me Research Health Insurance Policies	n.a.	n.a	165	32%

22. **Grads/Students:** How strongly do you agree or disagree with the following statement: Americans ages 18-24 should be required to purchase their own health insurance policies.

<i>Response</i>	<i>Grads Total</i>	<i>Grads %</i>	<i>Students Total</i>	<i>Students %</i>
Strongly Agree	50	10%	35	7%
Somewhat Agree	101	20%	98	19%
Agree Net	151	30%	133	26%
Somewhat Disagree	141	28%	172	33%
Strongly Disagree	208	42%	211	41%
Disagree Net	349	70%	383	74%

23. **Grads/Students:** If you had to choose one, which of the following sources would you say most influences your opinions about healthcare reform?

<i>Response</i>	<i>Grads Total</i>	<i>Grads %</i>	<i>Students Total</i>	<i>Students %</i>
Parents	128	26%	206	40%
News Media Such as Magazines or Newspapers	120	24%	96	19%
Friends	63	13%	43	8%
Online Media Such as Blogs or Websites Not Related to the News Media	54	11%	20	4%
Politicians	39	8%	41	8%
Teachers	15	3%	33	6%
I Have Not Been Following Any Developments In Healthcare Reform	81	16%	77	15%

24. **Grads/Students:** If you had to purchase your own health insurance plan, what do you think would be a fair monthly cost? Your best guess is fine.

Grads Average = \$137/Students Average = \$114				
<i>Response</i>	<i>Grads Total</i>	<i>Grads %</i>	<i>Students Total</i>	<i>Students %</i>
Less Than \$100	176	35%	157	30%
\$100-\$199	124	25%	76	15%
\$200 or More	67	14%	56	11%
I Don't Know	133	27%	227	44%

25. **Grads:** Which of the following best describes your employment situation 12 months after graduating college? (AMONG RESPONDENTS WHO GRADUATED COLLEGE AT LEAST A YEAR AGO)

Students: Which of the following do you think is the most likely employment situation for you 12 months after graduating college?

<i>Response</i>	<i>Grads Total</i>	<i>Grads %</i>	<i>Students Total</i>	<i>Students %</i>
I Found/I'll Find a Full-Time Job Directly Related to My Career Goals	122	37%	293	57%
I Found/I'll Find a Full-Time Job Not Directly Related to My Career Goals	86	26%	67	13%
I Found/I'll Find a Temporary or Part-Time Job Not Directly Related to My Career Goals	52	16%	34	7%
I Was/ I Will Be Unemployed	35	11%	17	3%
I Found/Will Find a Temporary or Part-Time Job Directly Related to My Career Goals	25	8%	78	15%
I Was Working For Myself or Working Independently	12	4%	27	5%

The health reform legislation currently being debated in Congress would prevent insurance companies from declining your application for coverage based on pre-existing conditions and also require you to either buy health insurance or pay a tax penalty.

26. **Grads/Students:** If this legislation passes, which of the following would you be most likely to do?

<i>Response</i>	<i>Grads Total</i>	<i>Grads %</i>	<i>Students Total</i>	<i>Students %</i>
I Would Buy the Least Expensive Health Insurance Plan I Can Find	205	41%	225	44%
I Would Do Whatever Costs Less Between Buying the Least Expensive Health Insurance Plan or Paying the Annual Tax Penalty	149	30%	123	24%
I Would Find and Buy the Best Health Insurance Plan For Me, Regardless of Cost	116	23%	125	24%
I Would Go Without Health Insurance and Pay the Tax Penalty Until I Needed Coverage, For Example if I Got Sick	15	3%	25	5%
I Would Go Without Health Insurance and Pay the Tax Penalty	15	3%	18	3%

27. Have you visited a general doctor for regular preventive care or a check-up in the past 2 years?

<i>Response</i>	<i>Grads Total</i>	<i>Grads %</i>	<i>Students Total</i>	<i>Students %</i>
Yes	346	69%	385	75%
No	154	31%	131	25%

28. Have you visited an emergency room for yourself in the last 4 years?

<i>Response</i>	<i>Grads Total</i>	<i>Grads %</i>	<i>Students Total</i>	<i>Students %</i>
Yes	178	36%	199	39%
No	322	64%	317	61%

Methodological Notes:

The eHealthInsurance Grad Survey was conducted by Kelton Research between March 9th and March 15th, 2010 using an email invitation and an online survey.

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.

For the recent graduates portion of this survey, the chances are 95 in 100 that a survey result does not vary, plus or minus, by more than 4.4 percentage points from the result that would be obtained if interviews had been conducted with all persons in the universe represented by the sample.

For the college student portion of this survey, the chances are 95 in 100 that a survey result does not vary, plus or minus, by more than 4.3 percentage points from the result that would be obtained if interviews had been conducted with all persons in the universe represented by the sample.