

Public Perceptions of The Patient Protection and Affordable Care Act; Waiting for Implementation, Timeline Expectations and The Risk of Being Uninsured

Summary Findings of an Opinion Research Telephone Survey

Background

eHealth, Inc. commissioned this nationwide survey to better understand consumer behavior and expectations following the passage of health reform legislation; The Patient Protection and Affordable Care Act. This report summarizes findings of a telephone survey conducted among a random national sample of 1,016 adults 18 years of age and older, living in private households in the continental United States. Interviewing for this survey was completed by Opinion Research Corporation during the period April 1 - 3, 2010. See the Methodology section of this report for additional information about the margin of error for this study and its applicability to the surveyed sample of adults.

Summary of Findings

Waiting for Full Implementation of Health Reform: One-in-five Americans (21%) and nearly two-in-five (39%) uninsured Americans say they would wait for health reform legislation to be fully implemented before researching and buying health insurance.

Confusion About the Health Reform Implementation Timeline: Many consumers expect health reform to be fully implemented in 2010, despite the fact that many major provisions are not scheduled to begin until 2014. Those elements scheduled to begin in 2014 include;

- Access to private insurance regardless of any pre-existing medical conditions.
- The creation of government marketplaces or “exchanges.”
- Subsidies to help cover the cost of health insurance.
- A requirement to have insurance.

Nearly one third of adults surveyed (31%) believe all of these major health reform programs will be available to the public before the end of 2012

The Risk of Being Uninsured: Many of those surveyed believed there was “no risk” in going without health insurance coverage until government programs become available.

- Overall, 27% of Americans believe there is “no risk” in being uninsured.
- 44% of the uninsured believe there is no risk in being uninsured.
- 37% young adults believe there is no risk in being uninsured

Survey Methodology

Findings are compiled from a telephone survey conducted period April 1 - 3, 2010 among a random national sample of 1,016 adults 18 years and older by Opinion Research Corporation for eHealthInsurance. The results have a margin of error of plus or minus 3.1 percentage points among the total sample.

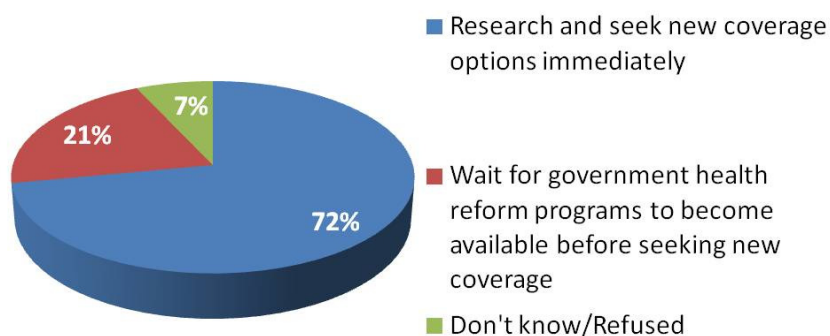
Key Statistics (Totals may not add to 100% due to rounding of weighted results.)

Waiting for Health Reform:

Respondents were asked to assume they had no health insurance coverage today. Then, when given a choice between waiting for health reform legislation to be fully implemented, or researching and seeking health coverage immediately, 21% of Americans said they would wait for health reform legislation to be fully implemented before searching for coverage.

- 21% of Americans surveyed say they would wait for health reform legislation to be fully implemented before researching and buying health insurance.

Assume you do not have health insurance today. Would you ...



- 39% of uninsured Americans surveyed they would wait for health reform legislation to be fully implemented before researching and buying health insurance.

Uninsured Americans: Assume you do not have health insurance today. Would you ...

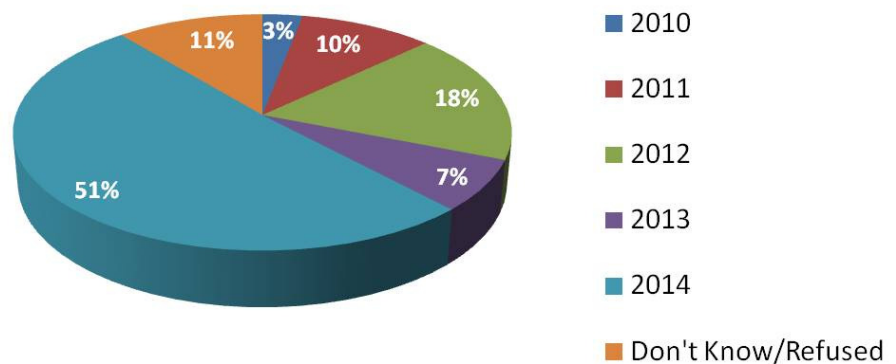


The Timeline for Implementing Reform:

Nearly one third of adults surveyed (31%) believe all of the major health reform programs will be available to the public before the end of 2012.

- 31% of adults surveyed believe all of the major health reform programs will be available to the public before the end of 2012.
- 58% of adults surveyed believe all of the major reform programs will be available after 2013.

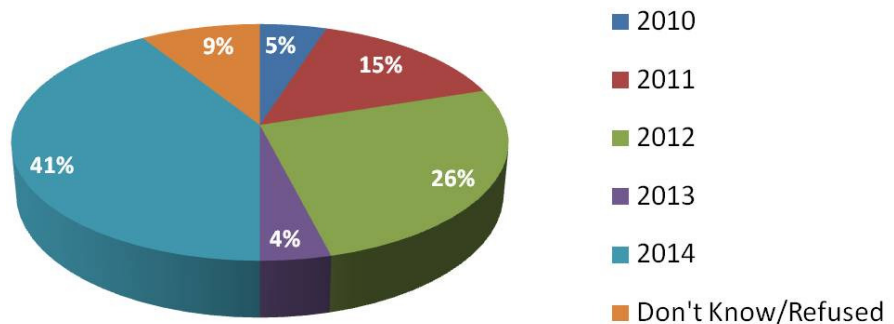
Now that health care reform has been signed into law by the President, in what year do you think that all of the major health reform programs will become available to the public?



Among the uninsured;

- 46% of uninsured adults surveyed believe all of the major health reform programs will be available to the public before the end of 2012.
- 45% of uninsured adults surveyed believe all of the major reform programs will be available after 2013.

Uninsured: Now that health care reform has been signed into law by the President, in what year do you think that all of the major health reform programs will become available to the public?

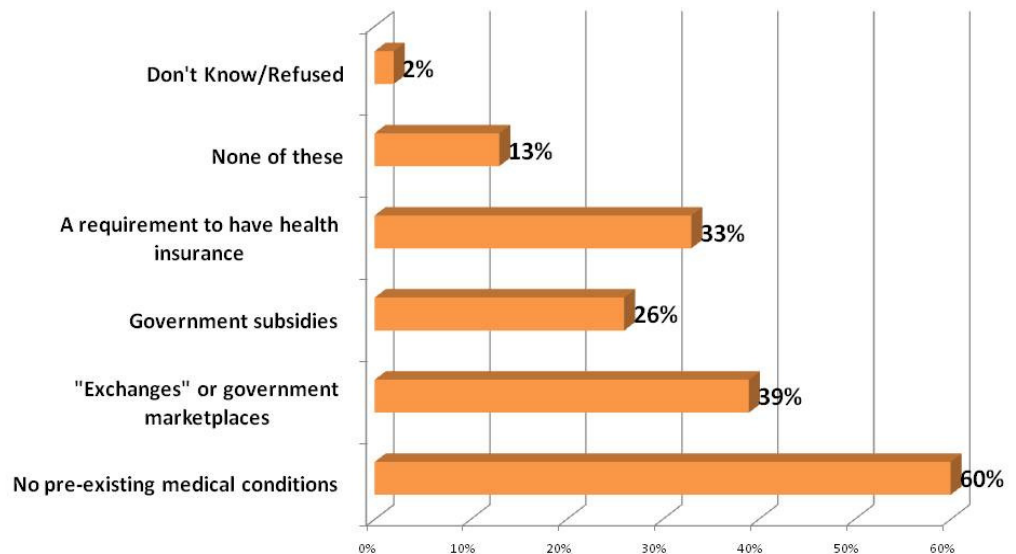


Implementation Timeline for Popular Aspects of Health Reform

Many of the adults surveyed believed popular elements of health reform that are scheduled to begin in 2014 would begin in 2010.

- 60% believe insurance companies will no longer be able to deny their insurance application because of a pre-existing medical condition.
- 39% expect government exchanges to be up and running.

As you may have mentioned, some elements of health care reform will take effect in this year--2010. Of the changes that will be implemented in health care reform, which of the following do you expect to be implemented in 2010?



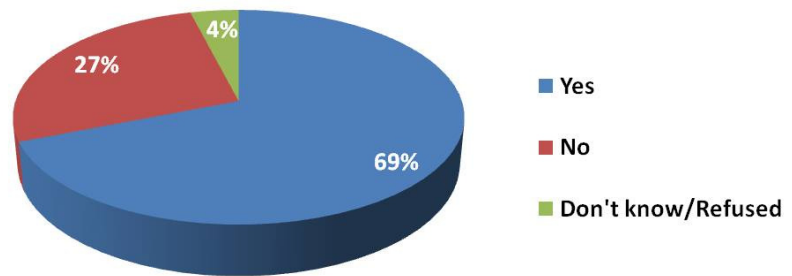
- 37% expect to subsidies to help people buy health insurance to be available.
- 33% believe they're required to buy health insurance in 2010.

The Risk of Being Uninsured

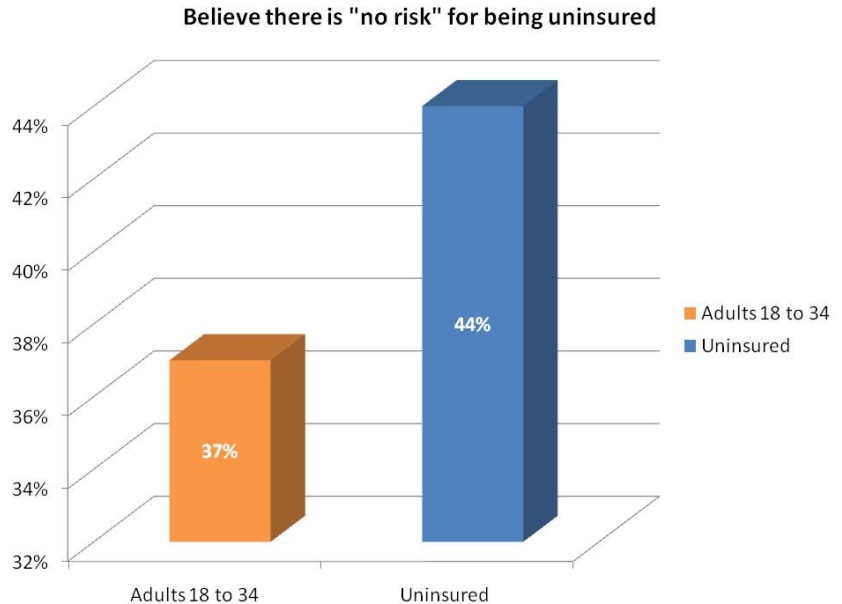
Many of the adults surveyed believed there was “no risk” in going without health insurance coverage until government programs become available.

- Overall, 27% of Americans surveyed believe there is “no risk” in being uninsured.

If you were to wait for government health reform programs to become available before seeking new coverage, do you believe that there is any risk in doing so?



- 37% young adults surveyed believe there is no risk in being uninsured.
- 44% of the uninsured surveyed believe there is no risk in being uninsured.



Methodology

The findings are compiled from a telephone survey conducted December 4-7, 2009 among a random national sample of 1,003 adults 18 years and older by Opinion Research Corporation for eHealthInsurance. The results have a margin of error of plus or minus 3.1 percentage points among the total sample.