Survey: ACA Consumers on the Future of Coverage

September 2019
Introduction

This report is based on a survey exploring consumer sentiments about the Affordable Care Act (ACA), coverage options if the ACA were invalidated, and political proposals touching on Medicare and the future of health care in the United States.

The survey was conducted by eHealth on a voluntary basis in July 2019 and a total of 801 responses were collected. Survey participants purchased ACA-compliant individual or family health insurance plans from eHealth, some with and some without government subsidies.
Key findings from this survey include the following:

- **Two-thirds of people receiving federal subsidies say they would go uninsured without the ACA:** 66% of respondents receiving government premium subsidies say they will likely go uninsured if the ACA is scrapped and their plan canceled, compared to 16% of the unsubsidized.

- **The unsubsidized are more likely to say costs should be reduced:** 47% of those not receiving government premium subsidies say the cost of coverage should be lowered under the ACA, compared to 35% of those receiving government premium subsidies.

- **Coverage for pre-existing conditions tops list of benefits valued by ACA consumers:** 77% of respondents say coverage for pre-existing conditions should be retained if the ACA is revised or scrapped.

- **Younger consumers are more likely to support expansion of Medicare-like coverage:** 67% of people age 25-34 say that all Americans should have access to Medicare or Medicare-like coverage, compared to 46% of people age 55-64.

- **The future of health care may play a big role in 2020 elections:** A total of 84% of respondents say health care is one of their top 3 issues influencing their vote in the next presidential election.
More than four in ten say ACA health insurance should cost less

- 43% say that something should be done to lower the cost of ACA coverage.
- 19% are happy with the ACA as it is.
- 17% think the ACA should be thrown out entirely.
- 14% want ACA plans to have broader provider networks.

The unsubsidized are more likely to say costs should be reduced: 47% of those not receiving government premium subsidies say that costs should be lowered, compared to 35% of those receiving government premium subsidies.

Subsidy recipients more likely to be happy with the ACA as it is: 29% of subsidy-recipient are happy with the ACA as it is, compared to 15% of those not receiving subsidies.

Men and women diverge on the ACA: Men are more likely than women to think the ACA should be scrapped (21% vs. 14%); women are more likely to be happy with the ACA as it stands (21% vs. 16%).

Younger adults are happier with the ACA: 26% of people age 25-34 are happy with the ACA as it is, compared to 15% of those age 55-64.
Without ACA coverage, two-thirds say they would look for cheaper alternatives or go uninsured

• 36% say they would look for less costly alternatives like short-term coverage.
• 31% say they would go uninsured.
• 20% say they would enroll in employer-based coverage.

If the ACA was scrapped and your plan discontinued, what would you do for coverage?

- Look for cheaper alternatives (36%)
- Go uninsured (31%)
- Enroll in employer-based coverage (20%)
- Other (various) (13%)

Two-thirds of subsidy recipients say they would go uninsured without the ACA: 66% of respondents receiving government premium subsidies say they will likely go uninsured if the ACA was scrapped and their plan canceled, compared to 16% of the unsubsidized.

Women more likely to go uninsured if the ACA goes away, but age makes little difference: 36% of women say they would go uninsured if the ACA was scrapped and their current plan canceled, compared to 23% of men. There were no significant difference in response by age group.
Coverage for pre-existing conditions tops list of what people value about ACA coverage

- 77% would retain coverage for pre-existing conditions.
- 65% would retain coverage for mental health care.
- 63% would retain maternity coverage.
- 57% would retain birth control coverage.
- 57% would retain premium subsidies.
- 47% would retain coverage for drug and alcohol treatment.

Widespread alignment with priorities on benefits: There was no significant difference in response to the question above based on gender or eligibility for subsidies under the ACA.

Nearly half of Americans may have difficulty obtaining coverage without pre-existing condition protections: According to the National Institutes of Health*, approximately 45% of the American population, or 133 million people, suffer from at least one chronic disease.

*Source: [https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5876976/](https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5876976/)
A majority of ACA enrollees think all Americans should have access to Medicare-style coverage

- 59% percent believe all Americans should have access to Medicare or Medicare-like coverage.
- 8% say they do not believe all Americans should have access to Medicare-style coverage.
- 21% say only people age 55 and older should have access to Medicare, on a buy-in basis.
- 11% weren’t sure.

Younger consumers are more likely to support expansion of Medicare-like coverage: 67% of people age 25-34 say that all Americans should have access to Medicare or Medicare-like coverage, compared to 46% of people age 55-64. By comparison, in a February 2019 eHealth survey, 41% of Medicare beneficiaries said all Americans should have access to Medicare-like coverage.

Older adults more likely to support Medicare buy-in: Consumers age 55-64 are more likely to support buy-in access to Medicare at age 55 and older than people age 25-34 (36% vs. 13%).
A strong majority of ACA enrollee voters consider health care a top factor in their votes for the 2020 election

• 14% say health care is their top concern when it comes to voting in 2020.

• 70% say that it is within their top three concerns, though it wasn’t their top concern.

• 11% say they worry most about having access to network doctors and hospitals.

Health care voting priorities are largely unchanged from 2018: In an eHealth survey published in May 2018**, 15% of self-identified voters who purchased ACA coverage said health care was their top issue, while 73% said it was a top three issue for them.

* People identifying themselves as non-voters are excluded from these findings.
** See eHealth’s Costs and Consequences report, May 2018.
Methodology Note
The survey on which this report is based was conducted by eHealth in July 2019 on a voluntary basis. Participants had purchased at eHealth and were currently enrolled in ACA-compliant health insurance plans. A total of 801 responses were collected. Survey respondents were asked to voluntarily identify whether they had received government premiums subsidies.
About eHealth

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