



## **Health Insurance Consumers on Coronavirus and the ACA: An eHealth Survey**

*November 2020*

## Study Overview

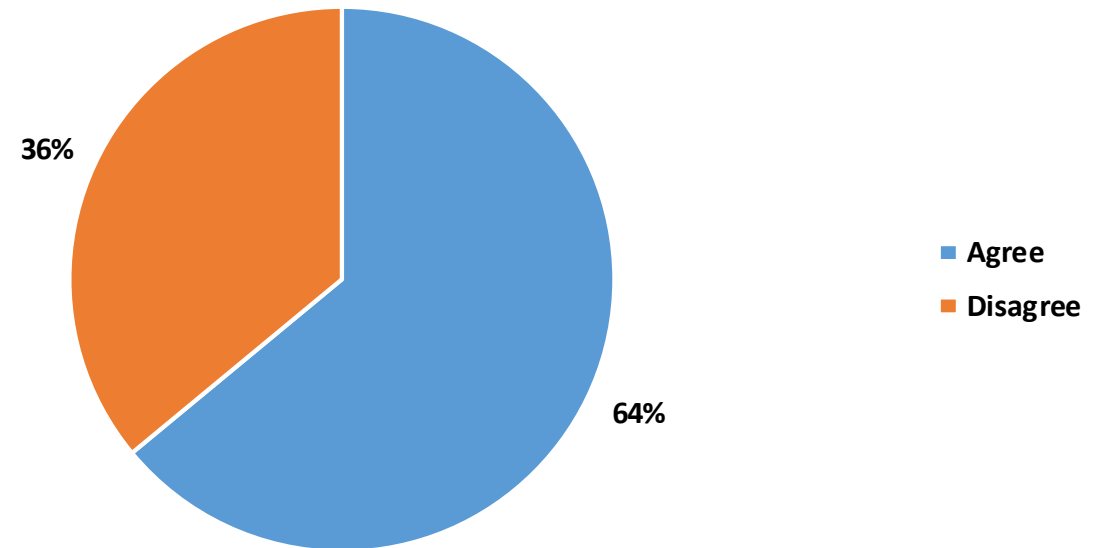
This report examines individual and family health insurance enrollees' opinions on the Affordable Care Act (ACA) and the coronavirus. Findings are based on a nationwide survey of more than 400 individual and family health insurance plan enrollees who purchased ACA-compliant coverage through eHealth. The survey was conducted on a voluntary basis between November 13 and 16, 2020.

- **Nearly two thirds of ACA enrollees think the law needs to be revised:** 64% feel the health reform law needs to be reworked to better serve consumers like themselves; 60% of those receiving federal subsidies to lower their premiums feel this way, as did 66% of those not receiving federal subsidies.
- **Many express discomfort with the idea of getting a coronavirus vaccine this winter:** 41% say they would feel either “very” or “somewhat” uncomfortable getting a new coronavirus vaccine this winter; Democratic voters were more likely than Republican voters to feel comfortable being immunized (66% vs. 51%).
- **A strong majority support mandatory mask rules:** 81% say masks should be required in public places where social distancing is difficult; 99% of likely Democratic voters favor mandatory mask rules, as do 64% of Republican voters.
- **Many want access to non-standard coronavirus treatments:** 41% want access to unproven or experimental treatments if they come down with the coronavirus.
- **Democrats are much more likely to cite coronavirus as a major issue when voting this year:** 46% of all voters say coronavirus was one of their top three issues when voting in this year's presidential election; 69% of likely Democratic voters say it was one of their top three issues, compared to 24% of likely Republican voters.

Nearly two thirds of ACA plan enrollees feel the ACA doesn't work well for them as the law currently stands

- 64% feel the law doesn't work well for people like them.
- 36% feel that the law does work well for them.

Do you agree or disagree with the statement: "The ACA needs to be reformed to work better for people like me"?

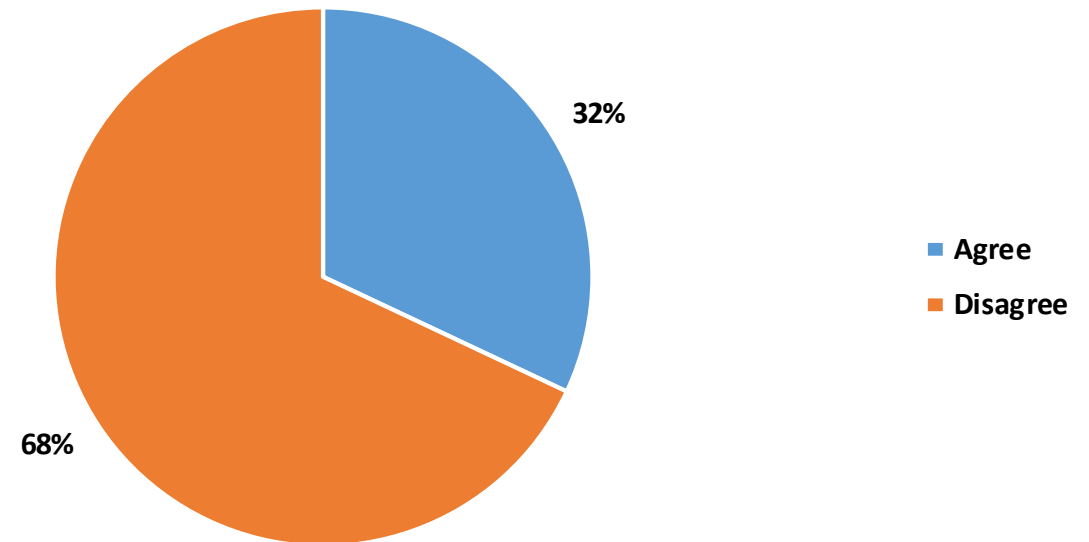


**A majority of those receiving ACA subsidies feel the ACA should be reformed:** 60% of respondents receiving ACA subsidies feel the law should be reformed, as did 66% of those not receiving subsidies.

### More than two thirds of ACA plan enrollees feel their coverage is unaffordable

- 32% say their monthly premiums are affordable.
- 68% feel their monthly premiums are not affordable.

### Do you agree or disagree with the statement: “The monthly premiums I pay for coverage are affordable”?

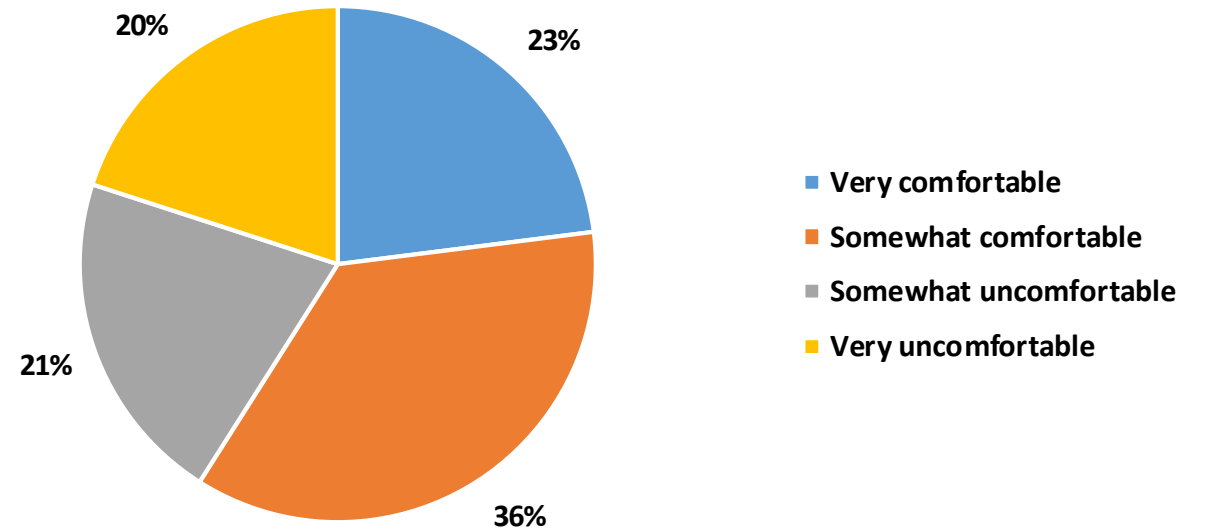


**Nearly eight in ten of the unsubsidized say premiums are unaffordable:** 77% of those not receiving premium subsidies under the ACA say their premiums are not affordable; 44% of subsidy recipients felt the same.

**Four in ten would not feel comfortable receiving a coronavirus vaccine if it were made available this winter**

- 59% say they would feel either “very” or “somewhat” comfortable getting a coronavirus vaccine this winter.
- 41% would not feel either “very” or “somewhat” uncomfortable.

**If a vaccine is made available this winter, how comfortable would you feel getting it?**



**Men are more likely than women to feel comfortable getting a coronavirus vaccine:** 67% of men say they feel either very or somewhat comfortable getting the vaccine, compared to 53% of women.

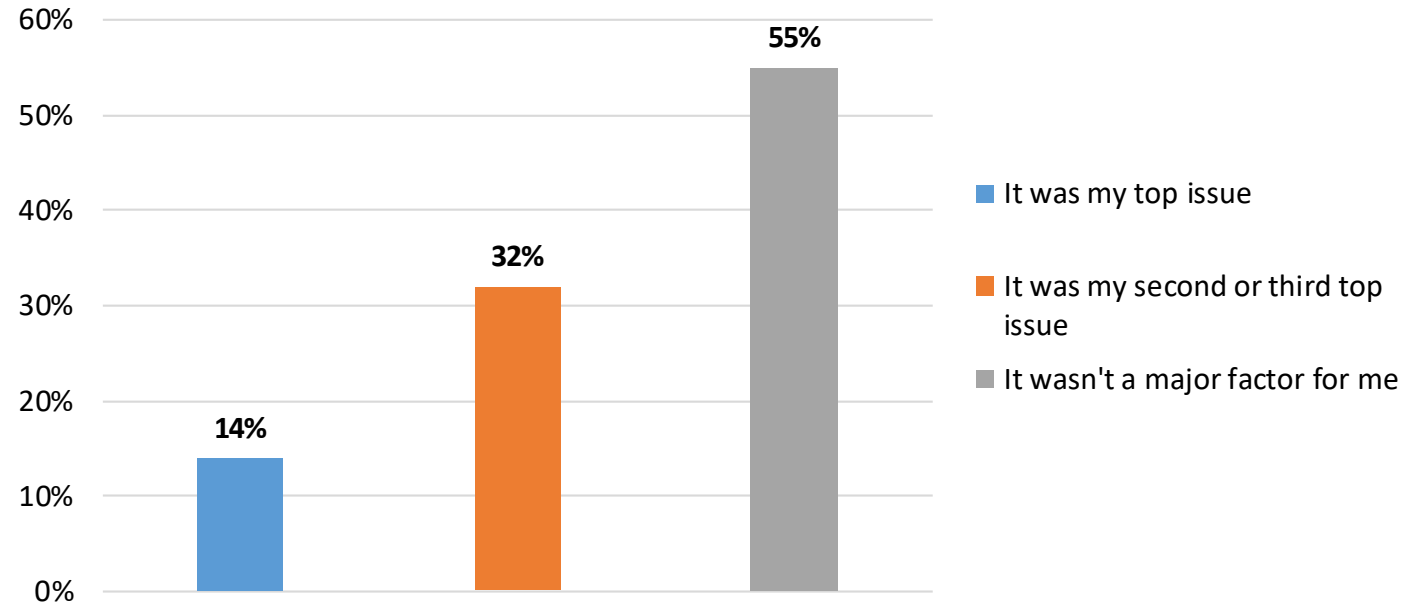
**Democrats and Republican differ somewhat on the coronavirus vaccine:** 66% of likely Democratic voters say they are either very or somewhat comfortable getting a vaccination this winter, compared to 51% of likely Republican voters.



**More than four in ten say the coronavirus was a top-three issue for them when casting their vote for president this year**

- 14% say the coronavirus was the number one issue for them when voting.
- 32% say the coronavirus was their second or third top issue when voting this year.
- 55% say the coronavirus did not play a major role in their vote this year.

**How big a role did the coronavirus play in your vote for president this year?\***



**Coronavirus concerns played a much bigger role for Democratic voters than for Republican voters:** 69% of likely Democratic voters said the coronavirus was one of their top three issues when voting this year, compared to 24% of likely Republican voters.

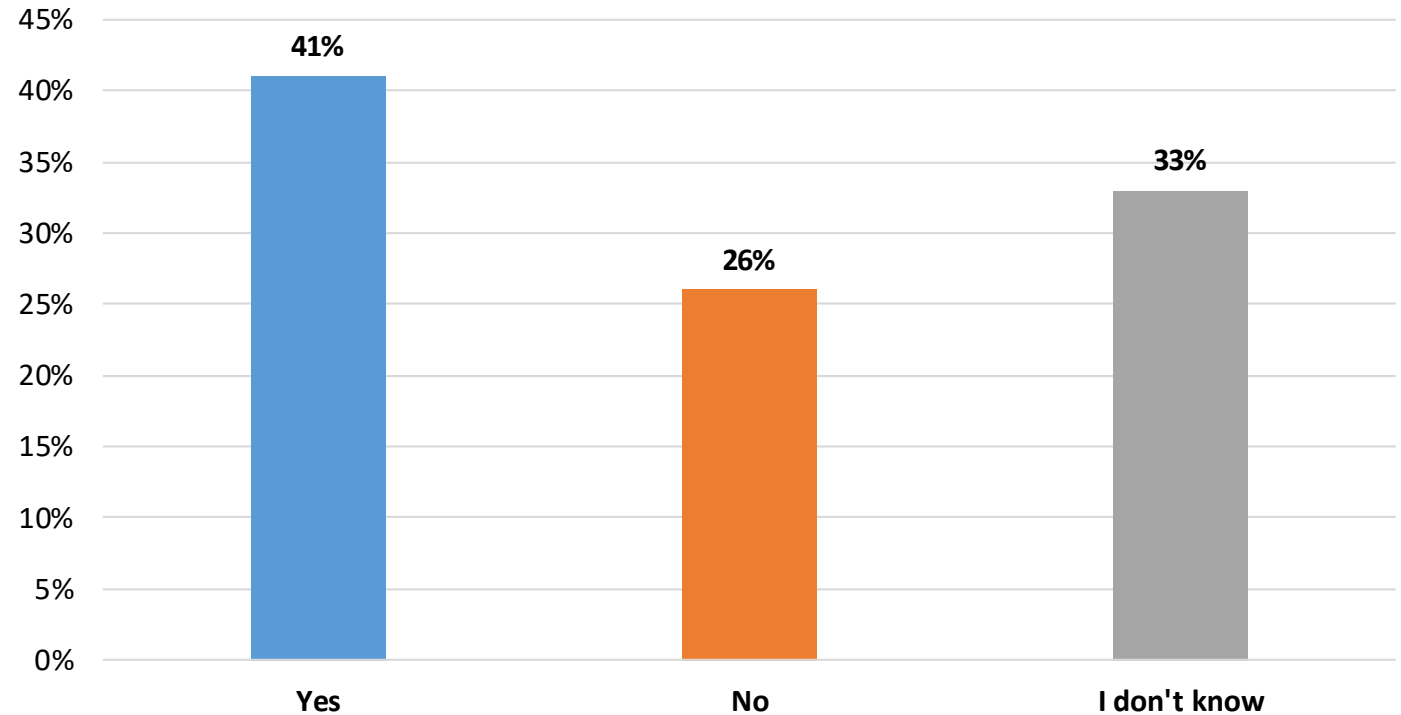
**Younger enrollees were more likely than older enrollees to cite coronavirus as a top voting issue:** 50% of those age 25 to 34 said coronavirus was a top three issue when voting this year, compared to 36% of those age 55 to 64.

\*Non-voters were excluded from these figures.

**Four in ten want access to non-standard treatments if they contract the coronavirus**

- 41% say they would like access to experimental or unproven treatments if they come down with the virus.
- 26% say they would not want access to such treatments.
- 33% are unsure.

**If you contract coronavirus, do you want the option to use experimental or unproven treatments?**

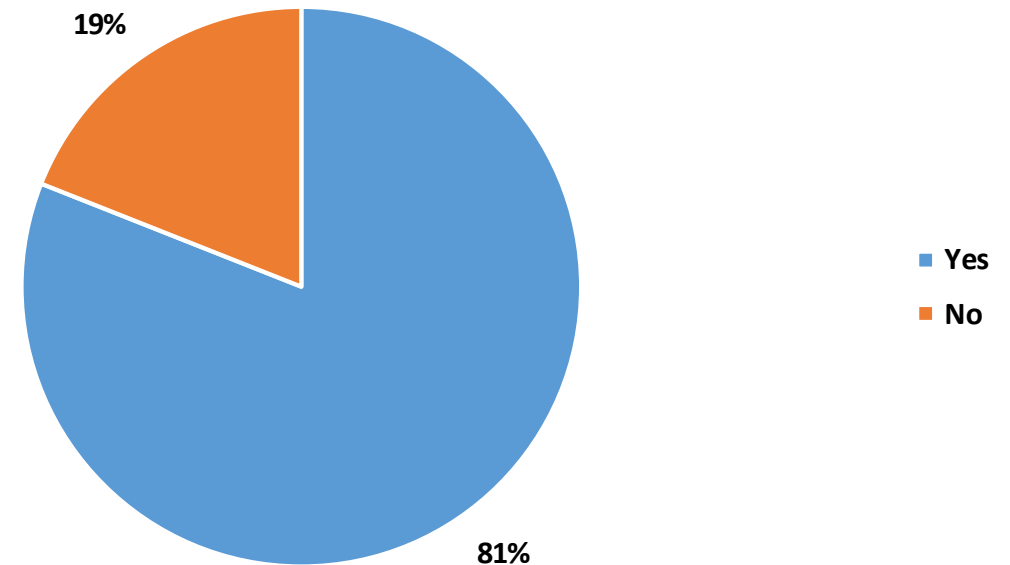


**Men and older enrollees are more likely than women and younger enrollees to want access to non-standard coronavirus treatments:** 48% of men say they want access to experimental or unproven treatments if they contract the coronavirus, compared to 34% of women; 47% of those age 55 to 64 would want access to such treatments, compared to 33% of those aged 25 to 34.

### Eight in ten support a mask mandate in public places where social distancing isn't possible

- 81% say everyone should be required to wear a mask in crowded public places.
- 19% do not support a mask mandate.

### In your opinion, should everyone be required to wear a mask in public where social distancing is difficult?

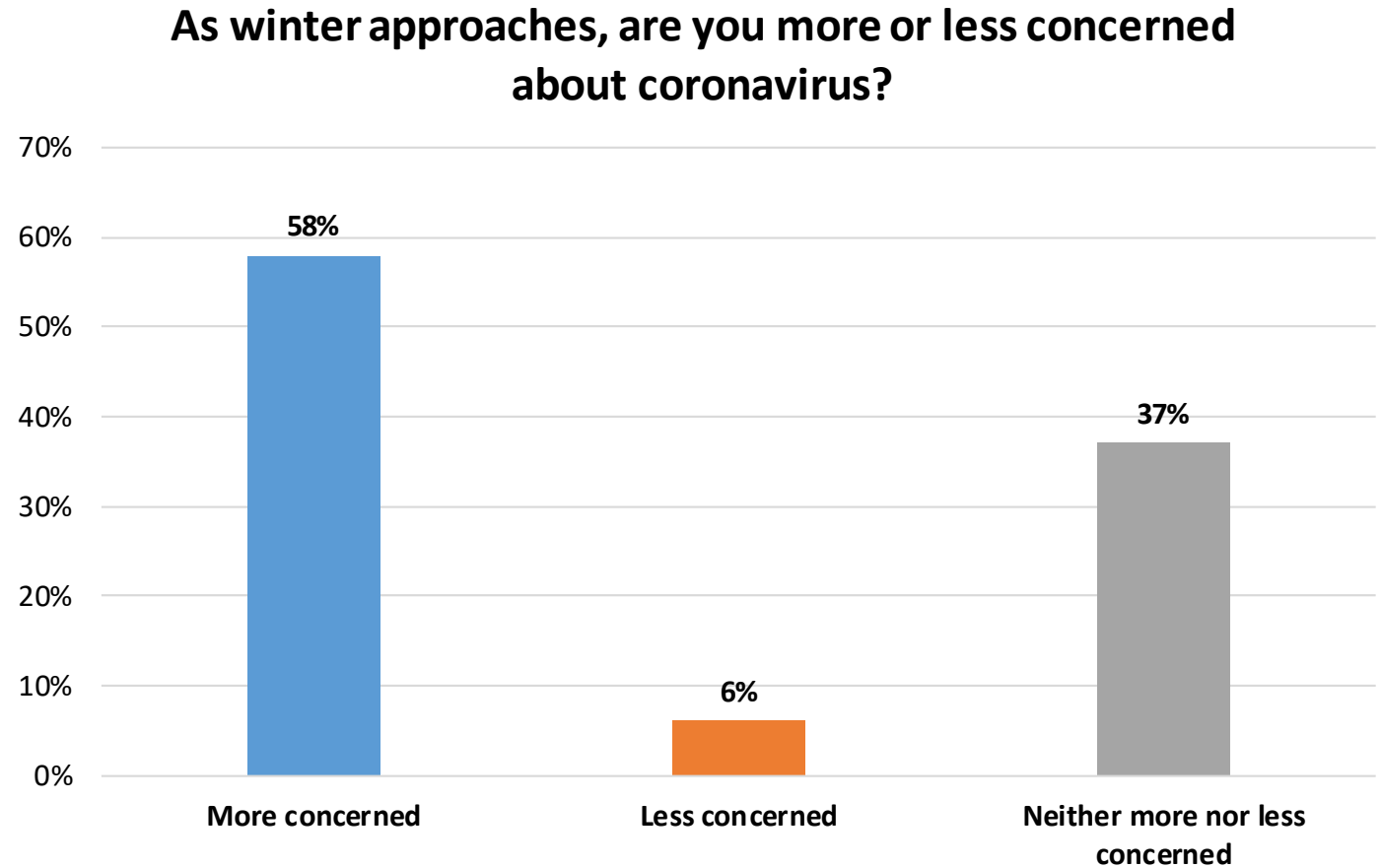


**Majorities of both Democrats and Republican support mask requirements:** 99% of likely Democratic voters support mask requirements, compared to 64% of likely Republican voters.



**Most respondents are more concerned about being exposed to or contracting the coronavirus now that winter is approaching**

- 58% say they're more concerned about coronavirus now.
- 6% say they're less concerned about coronavirus now.
- 37% say they're neither more nor less concerned about coronavirus now.

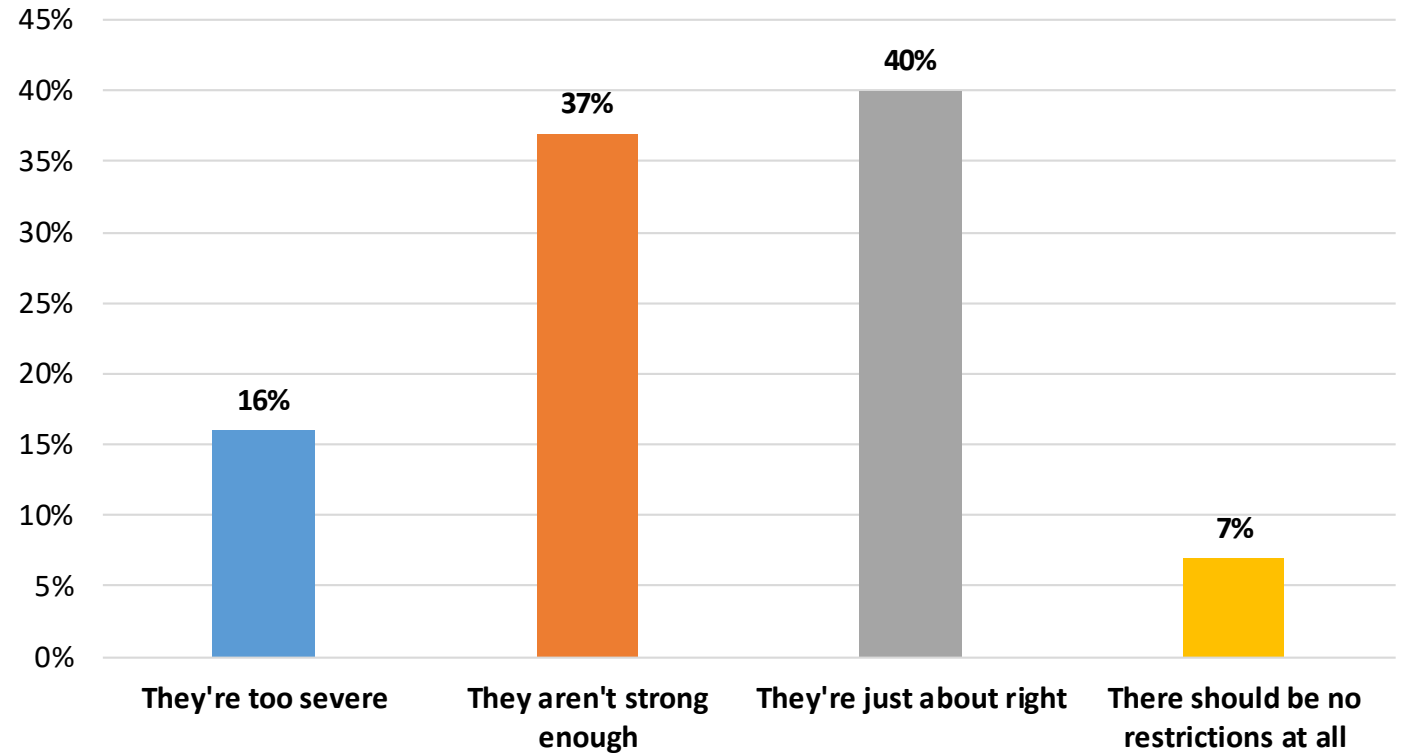


**Democrats and the young are more worried about coronavirus this winter than Republicans and older enrollees:** 77% of likely Democratic voters say they are more concerned about coronavirus this winter, compared to 36% of likely Republican voters; 70% of respondents age 25 to 34 say they are more concerned this winter, compared to 54% of those age 55 to 64.

**Six in ten respondents think coronavirus-related social restrictions haven't yet found the right balance**

- 16% say restrictions are too severe.
- 37% say restrictions aren't strong enough.
- 40% say they are just about right.
- 7% say there should be no restrictions at all.

**Which best describes your feelings about coronavirus restrictions where you live?**

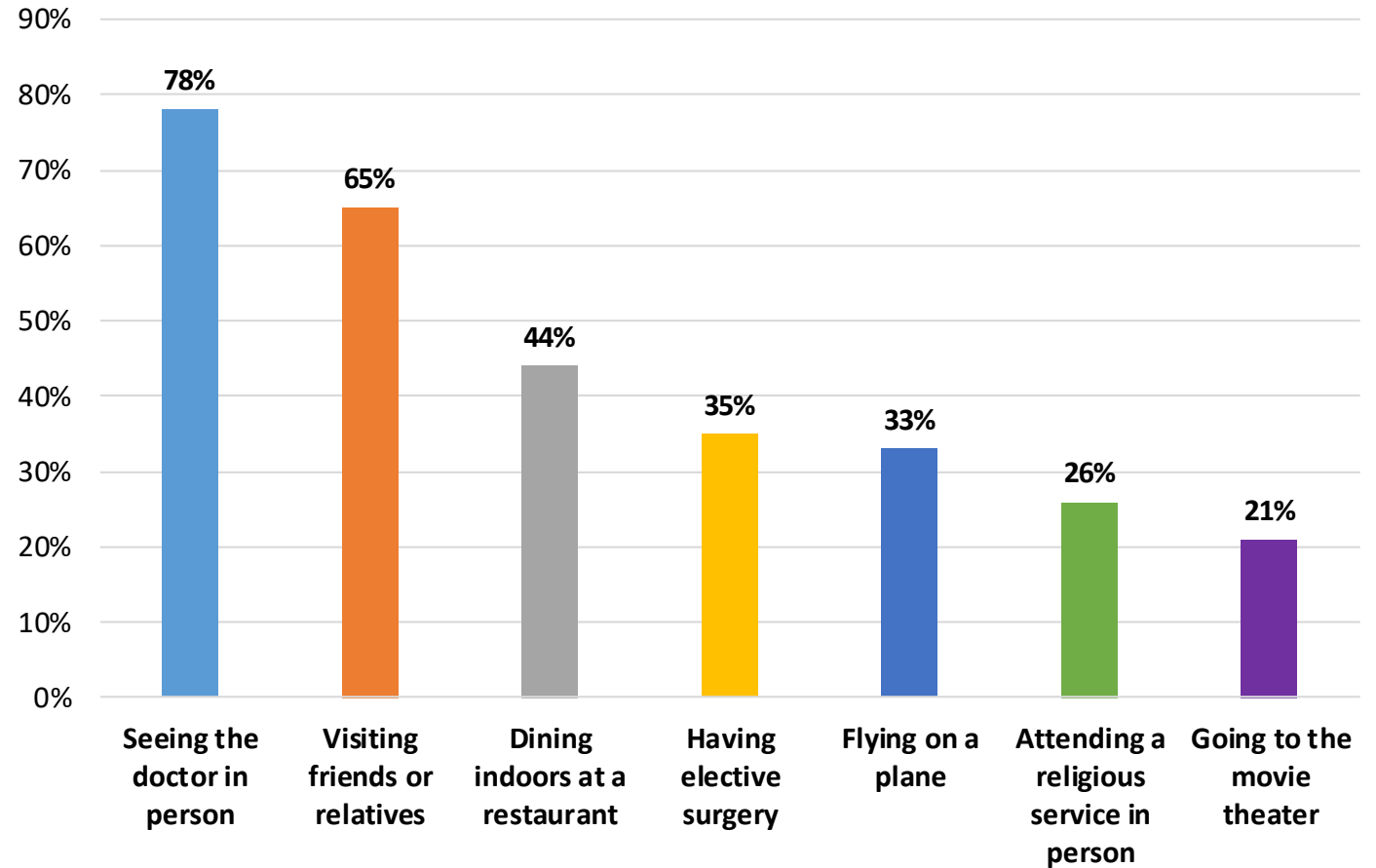


**Democrats and Republicans differ on restrictions:** 63% of likely Democratic voters say social coronavirus restrictions aren't strong enough, compared to just 14% of likely Republican voters.

**A majority feel comfortable seeing the doctor or visiting friends but few feel comfortable in other social situations due to the coronavirus**

- 78% would see the doctor in person.
- 65% would visit friends or relations.
- 44% would dine indoors at a restaurant.
- 35% would have elective surgery.
- 33% would fly on a plane.
- 26% would attend a religious service in person.
- 21% would go to the movie theater.

**Which of the following activities would you feel comfortable participating in at this time?**



**Methodology Note**

Findings presented in this report are based on a voluntary survey of individual and family health insurance plan enrollees who purchased ACA-compliant health insurance plans through eHealth. The survey was conducted between November 13 and 16, 2020, and a total of 415 responses were collected. Percentages have been rounded to the nearest full percentage point. In some cases, total percentages may add to slightly more or less than 100% due to rounding. For the purposes of this survey, respondents were asked to voluntarily indicate whether or not they received advanced premium tax credits (federal subsidies) toward their monthly premiums. Party affiliation is based on respondents voluntarily identified themselves as more likely to vote for a specific party in any given election, and does not necessarily reflect votes cast in the 2020 presidential election.

## About eHealth<sup>®</sup>

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