



## **Health Insurance Exchanges: The Patient Experience**

# NHC Measured the Patient Experience for Exchange Enrollees with Chronic Conditions

## Focus Groups

- 6 groups in 3 cities (CHI, LA, ATL)
- All exchange enrollees, or parent of an exchange enrollee, with chronic condition
- Mixed gender, race, education, income

## Online Survey

- 412 respondents
- All exchange enrollees, or parent of an exchange enrollee, with chronic condition
- Conducted November 17 – 24, 2014

*Research combines qualitative findings with quantitative evidence.*

# Research Findings Will be Used to Support NHC's Advocacy Principles

Ensure cost-sharing structures and other plan design elements **do not discriminate** against people with chronic conditions and impede access to care.

Create **transparency standards** to ensure patients have access to complete details about coverage and cost of health insurance exchange plans.

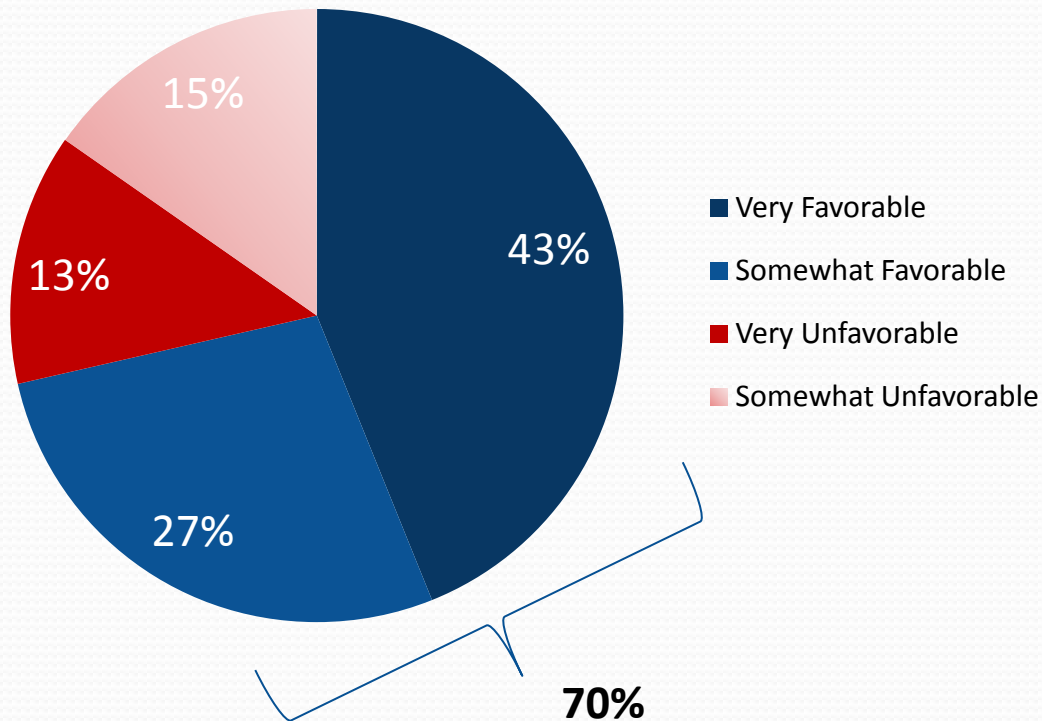
Make insurance exchange plan materials **easier for patients to understand** by creating uniformity of content and design

Establish **continuity of care** requirements that protect patients transitioning into new coverage.

Ensure that all health insurance exchange plans **meet federal requirements**.

# The Majority of Patients Surveyed Were Favorable Toward Their New Coverage

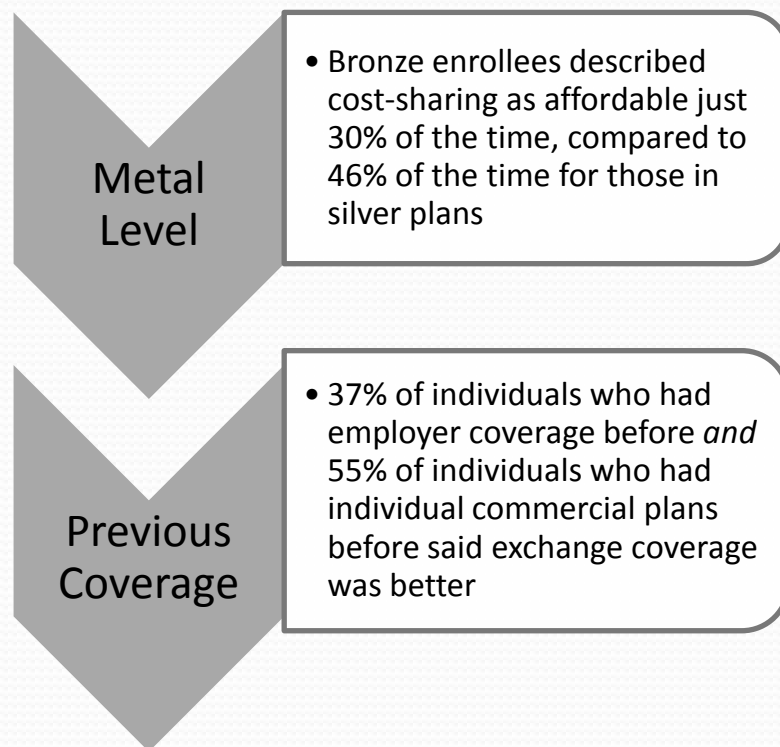
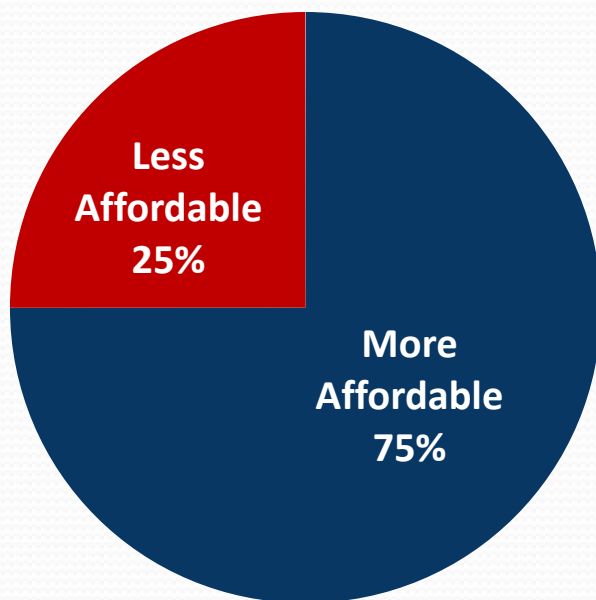
HOW FAVORABLE DO YOU FEEL ABOUT THE INSURANCE YOU HAVE THROUGH THE ACA?



*“I’ve got cancer, and without it I was not guaranteed to be able to buy insurance with a pre-existing condition, so, that’s very good. And when I go to the doctor now, the annual physical is free, colonoscopy is free, certain other things are free, so that’s all good.”*  
– Atlanta male

# Most Patients Find Their New Coverage Affordable, But Metal Level and Previous Source of Coverage Matter

ARE YOUR COSTS MORE OR LESS AFFORDABLE IN EXCHANGE COVERAGE?



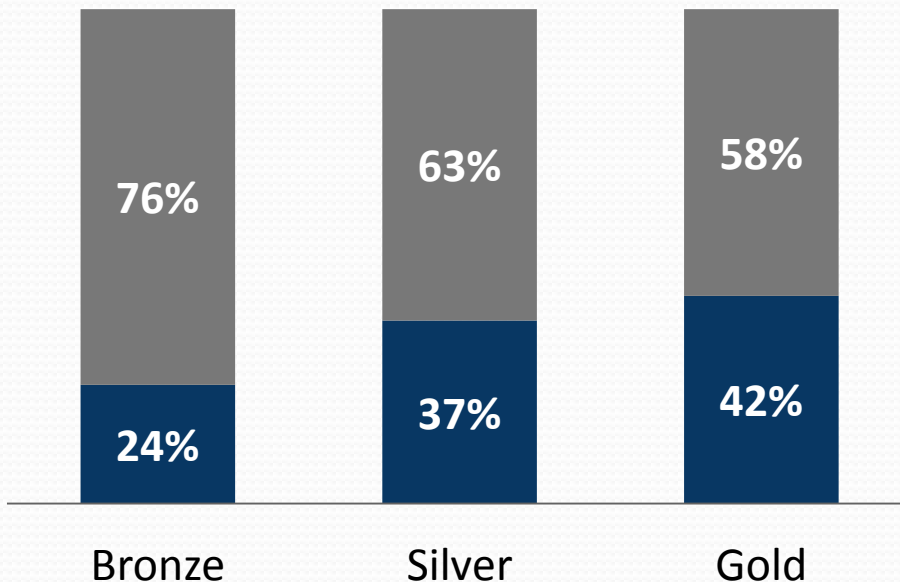
*“I was purchasing [my insurance] privately before. And my coverage now is less expensive and because of the way the Affordable Care Act was written, more things are free.”*

– Atlanta male

# Enrollees Want More Information About Their Benefits When Selecting Exchange Coverage

SHARE OF RESPONDENTS WHO REPORTED HAVING  
"ALL THE INFORMATION THEY NEEDED"  
WHEN CHOOSING A PLAN

■ Had Needed Info ■ Did Not Have Needed Info



Enrollees in gold plans reported that they had needed information **more often than** patients in bronze and silver plans.

Regardless of the metal level they chose, the majority of enrollees expressed interest in more clear and easy-to-access information about their plans, including provider networks and prescription drugs.

# Additional Tools and Transparency Standards Will Ensure Patients Choose a Plan that Includes Their Providers

## PATIENTS CONSIDERING PROVIDER NETWORK WHEN PICKING A PLAN

79%

- Almost 80% of patients checked their provider network before picking a plan

47%

- Nearly half of patients reported they picked their plan because they thought the coverage offered by the carrier would be the same inside / outside the exchange

36%

- More than one-third of patients thought it was difficult to find a list of providers

24%

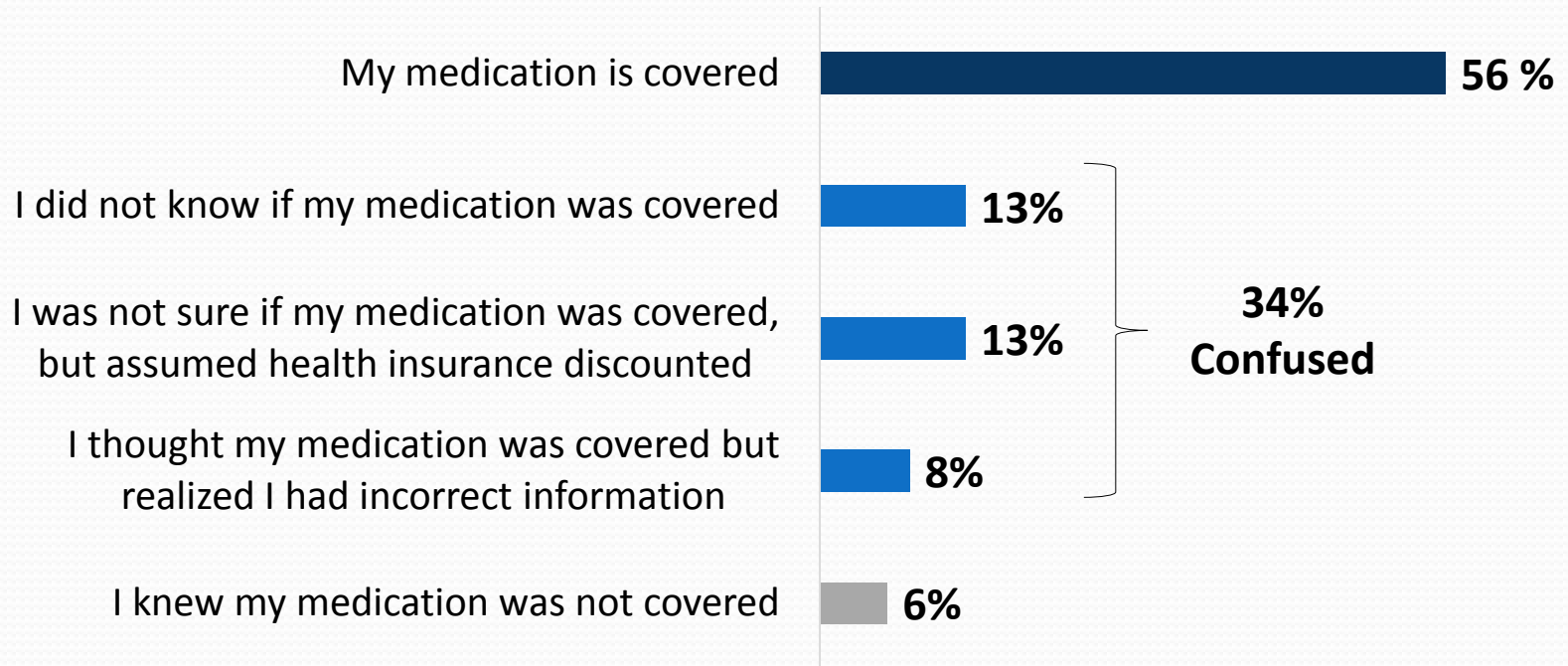
- One-quarter of patients did not know their doctor was covered or thought their doctor was covered, but then realized they had incorrect information

*“I signed up for a Blue Cross plan over the phone (when healthcare.gov was down), assuming it would have the same network as my prior Blue Cross coverage. I later found out that my son couldn’t get a scheduled surgery under our new coverage because the hospital was not in my new plan’s network. Although I got a lower premium, I lost peace of mind.”*

– Chicago Female

# Likewise, Patient Education and Easy-to-Use Tools Can Help Patients Know If Their Medication Is Covered

DID YOU CHECK YOUR PRESCRIPTION DRUG BENEFITS BEFORE ENROLLING?



*“I checked copays for drugs but not whether or not they were covered. I guess I assumed that all of my drugs would be covered, or that insurance would at least give me a discount.”*

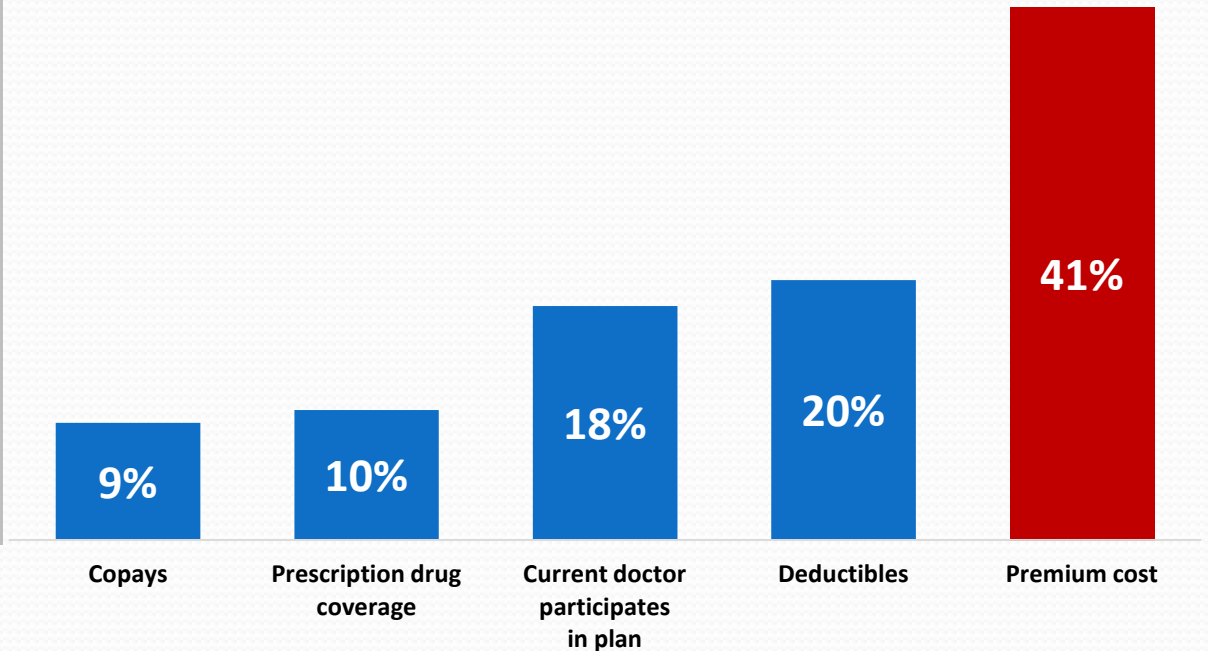
– Chicago female



# However, Additional Education Likely Necessary to Ensure Patients Take All Plan Features into Account

WHICH IS MOST IMPORTANT WHEN DECIDING IN WHICH PLAN TO ENROLL?

**38%** of patients who are shopping for a new plan in 2015 are doing so because the premium is too high, compared to **18%** because of high deductibles and copays, and **3%** because of prescription drug coverage.



# Consumers Would Welcome Additional Tools to Help Them Choose a Plan

WOULD YOU FIND THESE TOOLS HELPFUL WHEN CHOOSING AN EXCHANGE PLAN?

88%

*Standardized list of covered providers*

87%

*Provider search tool*

85%

*Standardized list of covered drugs*

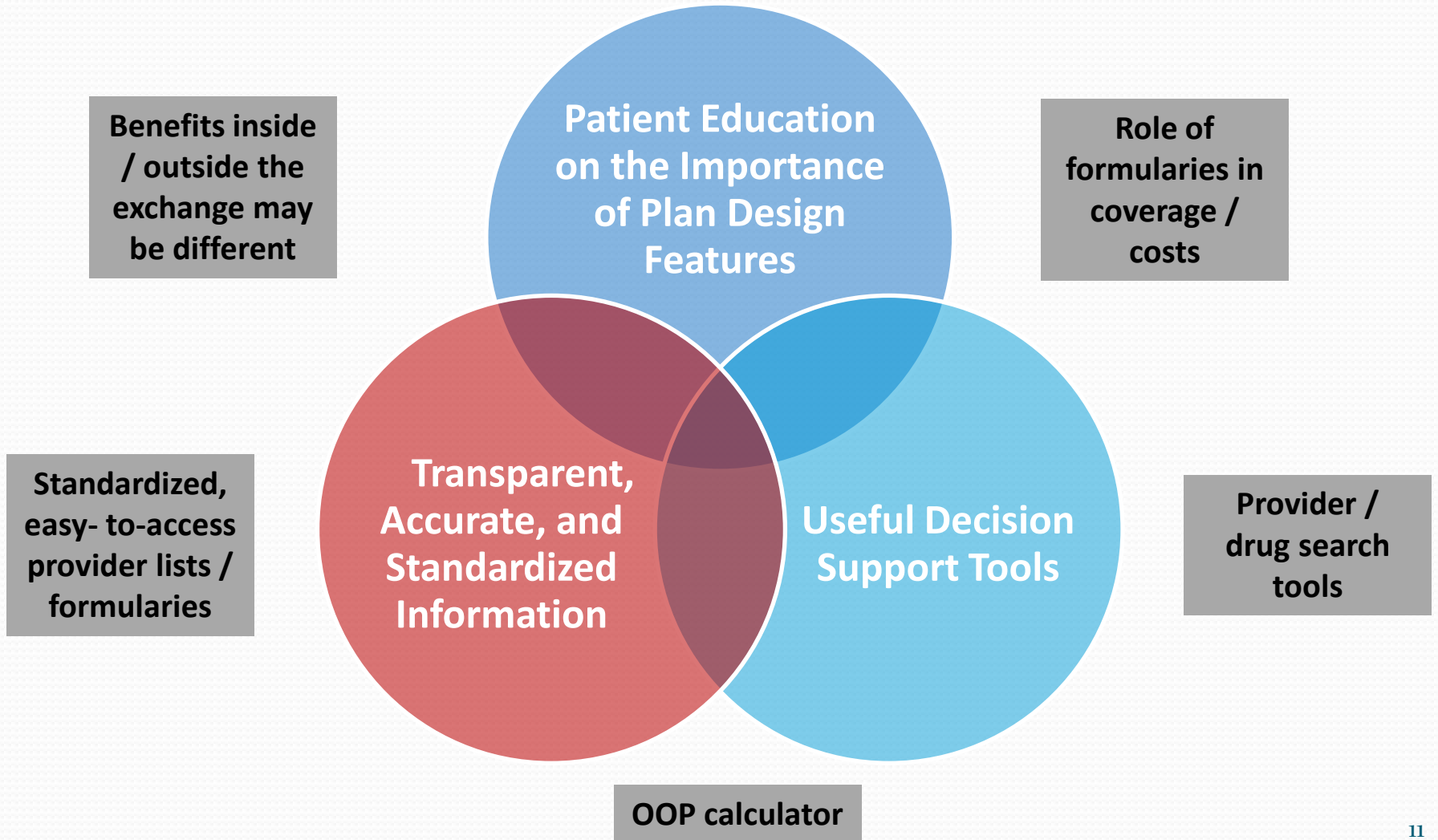
85%

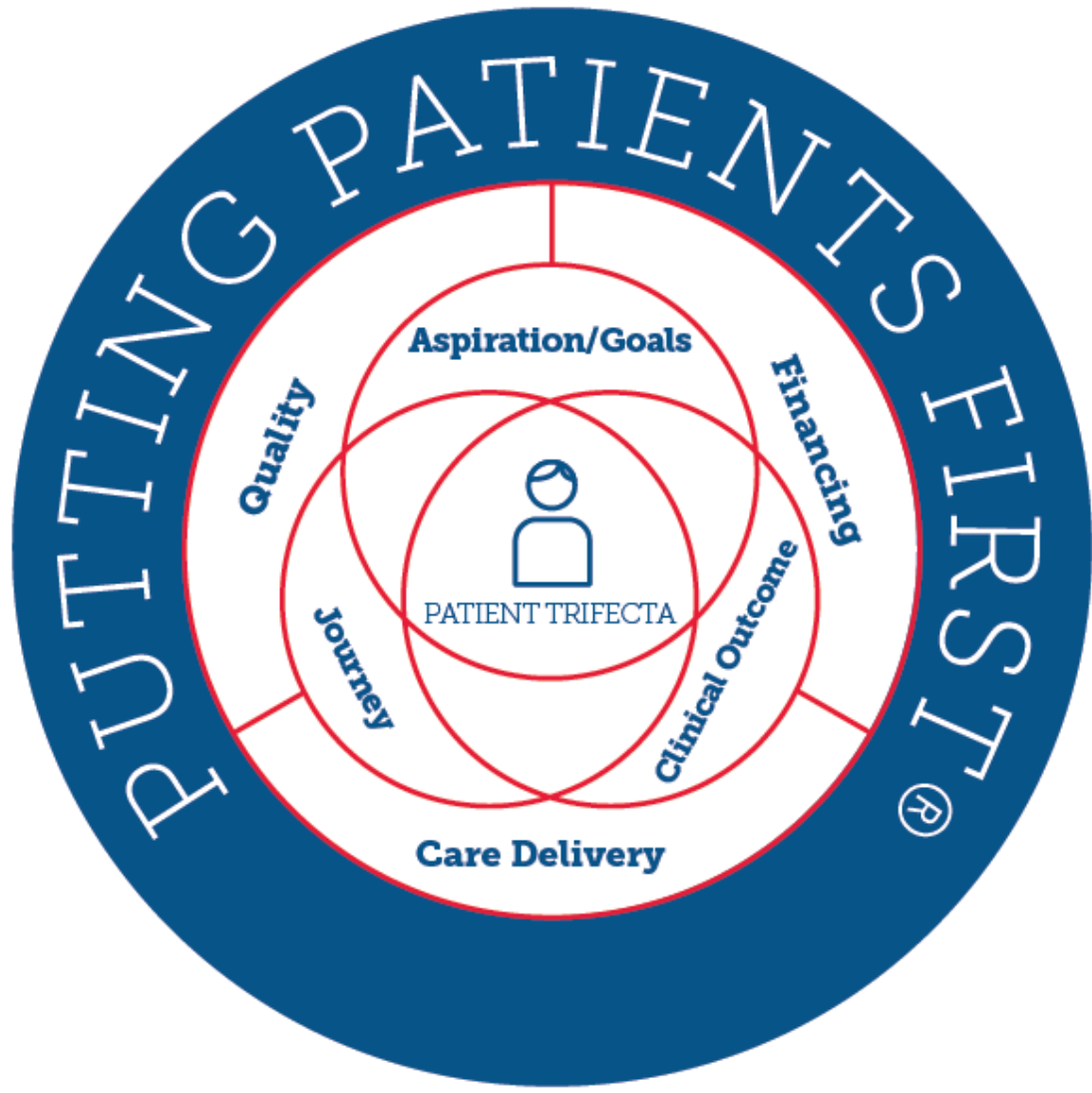
*Prescription drug search tool*

83%

*A calculator to estimate OOP expenses*

# Research Findings Support NHC's Advocacy Principles







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Focus groups and survey conducted by Lake Research Partners in consultation with the National Health Council.