

NMHIX MARKETING EFFECTIVENESS SURVEY

MAJOR FINDINGS

PROFILE OF UNINSURED ADULTS

ETHNICITY/RACE

Approximately 28% are Anglo/Caucasian

More than half are Hispanic

About 14% are Native American

AGE

About 45% are young adults (18 to 34)

About 30% are between 35 to 49

About 25% are between 50 to 64

ACCESS TO INSURANCE VIA EMPLOYER

36% have access to health insurance via their employer or spouse's employer.

PRIMARY REASONS FOR BEING UNINSURED

Lack of affordability (56%) (still very high despite recently adding 103,000 low income people to the expanded Medicaid program)

Don't need it/healthy (10%)

Access to IHS (5%)

KNOWLEDGE OF THE EXCHANGE

About 40% of uninsured adults can articulate, in an unaided fashion, what the Health Exchange is.

Those least likely to be able to explain the role of the Exchange are the demographic segments most likely to qualify for a subsidy (or be a target group): Hispanics, Native Americans, young adults, less educated, lower income households and singles.

About 30% to 40% know some of the specific details about the Exchange (e.g. tax credits, pre-existing conditions, types of plans available).

Less than half (43%) know about the \$325 penalty in 2015 for not enrolling in a health plan.

AWARENESS ISSUES

Although only 40% can explain what an Exchange is about, 50% have heard of the NM Exchange.

About 30% have heard of the brand name Be Well New Mexico and about one-quarter have heard of the bronze, silver and gold health plan options.

Between 10% and 30% of uninsured adults recall seeing or hearing about the NMHIX via the different media sources (i.e. TV, radio, newspaper, billboards, etc.). Although this may appear low, one must take into account possible memory erosion due to the time lag between the running of the ads and administration of the survey.

Between 15% and 20% of the uninsured adults recall the specific TV and radio ads tested in the survey. Memory erosion may be an issue here too.

NM EXCHANGE UTILIZATION

Nearly half (47%) of uninsured adults have looked for health insurance in the past nine months from various sources/sites.

Those more likely to have looked are: female, Anglo, 50+ years old, college educated, married, and employed.

Among those who looked for insurance, many went to either the NMHIX (33%) or the federal exchange website (31%).

Others went directly to a health plan's website or called on the telephone.

Others went directly to guides or called NMHIX on the telephone.

25% of uninsured adults said they went to the NM Exchange.

Nearly half who went to the site attempted to enroll.

Obstacles included: overall confusion, process took too long, nonfunctional website, kicked out of site, difficult to navigate.

CHALLENGES

Those most likely to be eligible to receive a subsidy from the Exchange and/or those considered as target groups are less likely to be aware of the Exchange and less likely to have as much knowledge about it.

Perceived lack of affordability is going to be a major challenge being that only 25% of the uninsured say they are *very* likely to enroll in a health plan even when told about the \$325 penalty in 2015.

Many of the uninsured already have access to health insurance via their employer or spouse's employer and have chosen not to enroll.

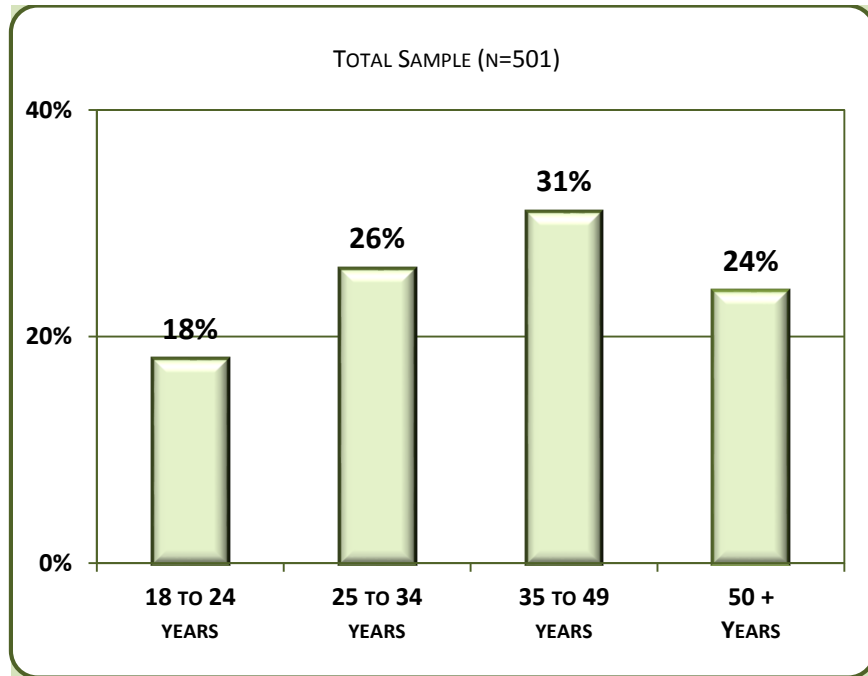
The take-up enrollment rate in New Mexico was much higher among those eligible for the expanded Medicaid program via Obamacare than the take-up rate for those eligible to enroll via the Exchange, thus demonstrating the role of economics in play. [RPI estimates – not from the study]

There are many uninsured New Mexicans who are eligible for a generous subsidy and may consider enrolling in a health plan through the Exchange if they become more aware of the financial subsidies available.

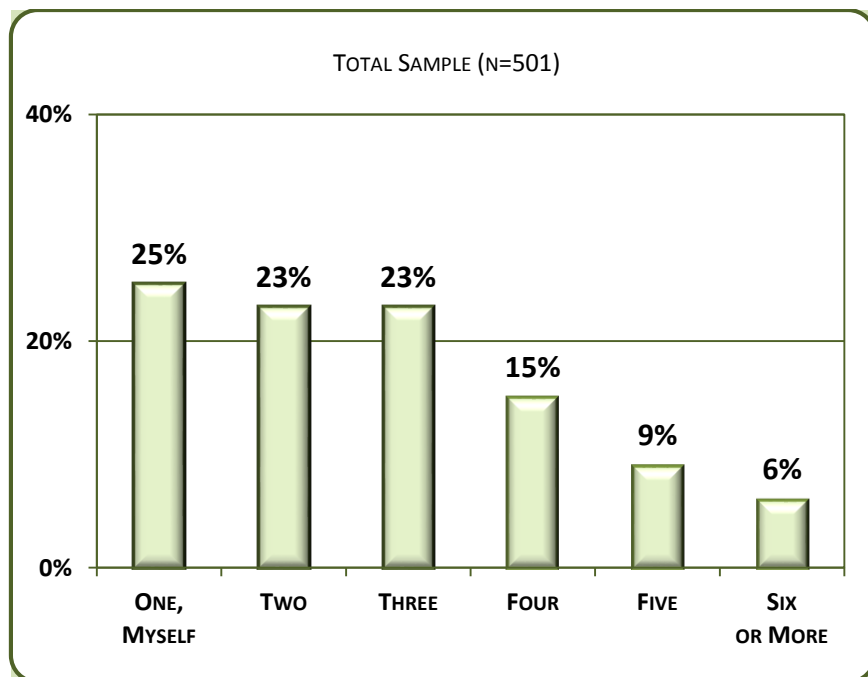
NMHIX MARKETING EFFECTIVENESS SURVEY
AUGUST 2014
TOPLINE RESULTS
N=501 UNINSURED RESIDENTS, STATEWIDE NM

Hello. My name is **YOUR NAME** from Research & Polling, Inc. We are calling on behalf of the State of New Mexico to conduct an important survey in order to learn more about the health insurance needs of New Mexicans. Your telephone number was randomly selected. Your individual responses will remain confidential. We would greatly appreciate your participation. O.K.?

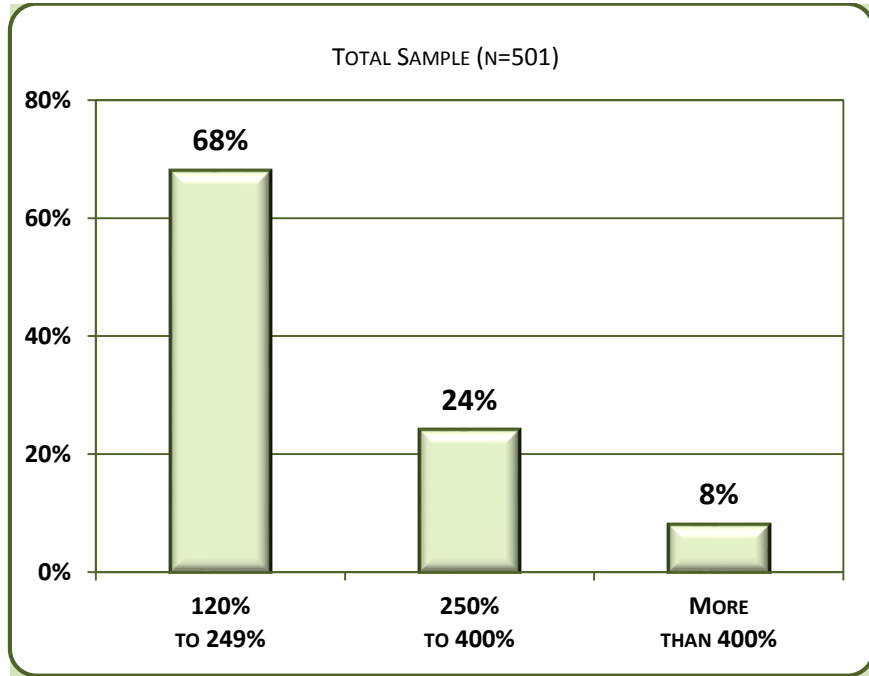
1. Age



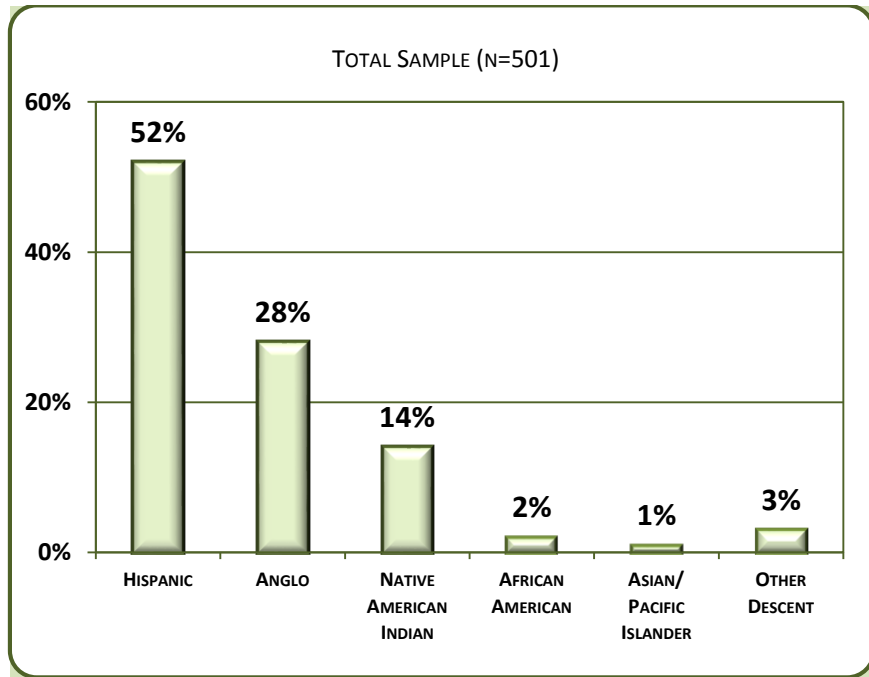
4. How many family members live in your household? This would include yourself, your spouse, and any children or other dependents?



5-12: Federal Household Poverty Categories



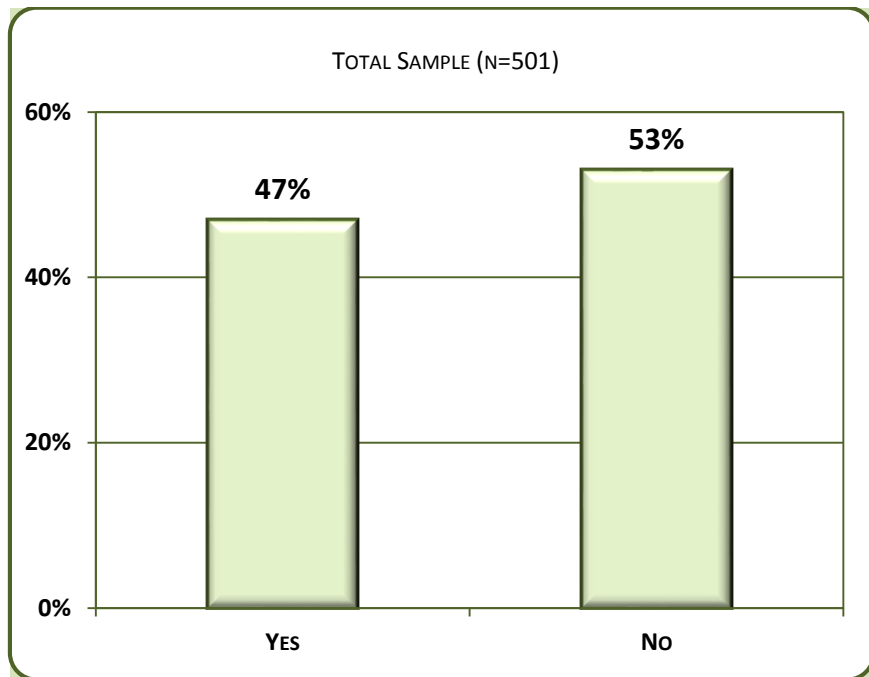
13. Ethnicity



14. What would you say are the primary reasons why you currently do not have health insurance? Are there any other reasons?

TOTAL SAMPLE (N=501) TOP 6 UNAIDED RESPONSES	
CAN'T AFFORD IT/TOO EXPENSIVE	56%
DON'T NEED IT	8%
HAVE FREE HEALTH CARE THRU INDIAN HEALTH SERVICE	5%
HEALTHY/RARELY SICK	5%
EMPLOYER DOESN'T OFFER HEALTH INSURANCE	4%
NO LONGER ELIGIBLE	4%

15. Have you looked for health insurance within the past 9 months for yourself?



16. **Where did you go to look for insurance? For instance, did you go to specific websites, speak to someone on the phone or in person, or perhaps something else?**

TOTAL RESPONSES (N=234) AMONG THOSE WHO LOOKED FOR INSURANCE WITHIN THE PAST 9 MONTHS TOP 8 UNAIDED RESPONSES	
WENT TO NEW MEXICO HEALTH EXCHANGE/ BE WELL WEBSITE	33%
WENT TO FEDERAL HEALTH EXPRESS WEBSITE	31%
WENT TO HEALTH PLAN WEBSITE	12%
INTERNET	6%
CALLED HEALTH PLAN DIRECTLY ON TELEPHONE	6%
SPOKE TO GUIDE/ENROLLER	5%
EMPLOYER/WORK	5%
CALLED NEW MEXICO HEALTH EXCHANGE/BE WELL ON TELEPHONE	5%

17. **Do you happen to know what the health insurance exchange is? If yes, what is your understanding of how the health insurance exchange works?**

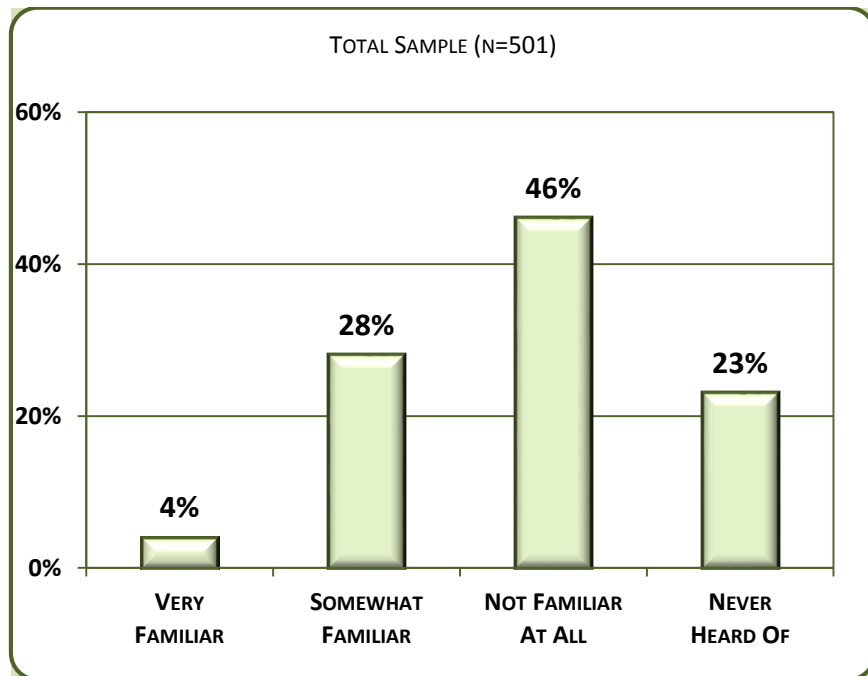
TOTAL SAMPLE (N=501) TOP 7 UNAIDED RESPONSES	
NO, DO NOT KNOW WHAT EXCHANGE IS	61%
A PLACE WHERE YOU CAN BUY/ENROLL IN A HEALTH PLAN/INSURANCE	16%
OBAMACARE	12%
A PLACE TO LOOK AT/COMPARE DIFFERENT HEALTH PLANS	10%
GOVERNMENT CONTROLLED MARKET PLACE FOR HEALTH INSURANCE	5%
A PLACE TO GET DISCOUNTED/SUBSIDIZED HEALTH INSURANCE	3%
MARKETPLACE WHERE HEALTH PLANS CAN COMPETE	2%

Please indicate if you have heard of the following:

TOTAL SAMPLE (N=501)		
	YES	NO
18. THE AFFORDABLE CARE ACT, ALSO KNOWN AS OBAMACARE	92%	8%
19. THE NEW MEXICO HEALTH INSURANCE EXCHANGE ALSO KNOWN AS NMHIX	49%	51%
20. BE WELL NEW MEXICO	30%	69%
21. BRONZE, SILVER OR GOLD HEALTH PLANS	24%	75%
22. HEALTHCARE.GOV, THE WEBSITE FOR THE FEDERAL HEALTH INSURANCE EXCHANGE	62%	38%

* LESS THAN 1% REPORTED.

23. The name of New Mexico Health Insurance Exchange is called Be Well New Mexico. Would you say you are very familiar, somewhat familiar, or not familiar at all with New Mexico Health Insurance Exchange also known as Be Well New Mexico? If you have never heard of it, please let me know.



In the past 9 months, do you remember seeing or hearing anything about the New Mexico Health Insurance Exchange (Be Well NM) through the following sources...

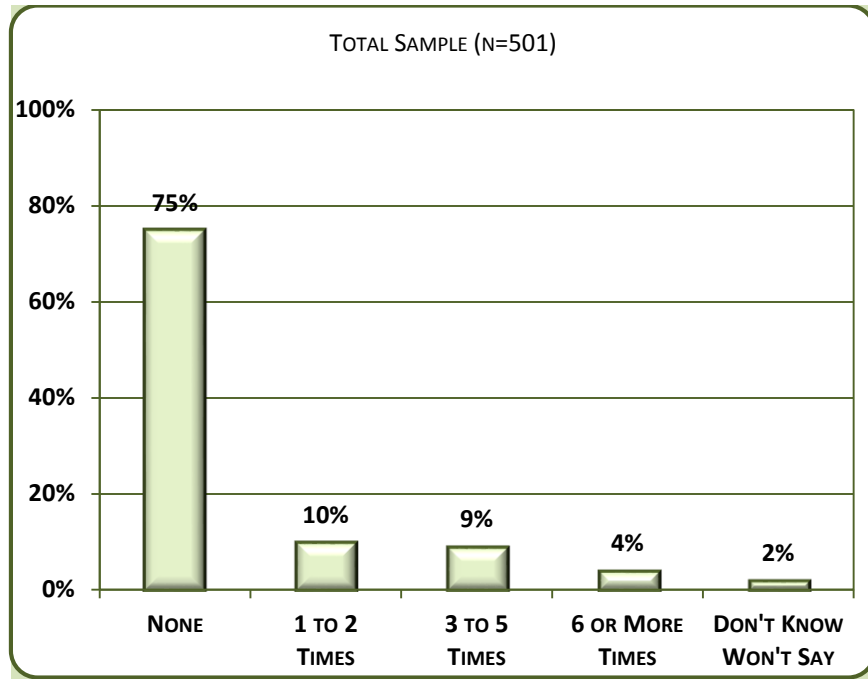
TOTAL SAMPLE (N=501)				
	Yes	No	DON'T KNOW/ WON'T SAY	NEVER HEARD OF NMHIX/ BE WELL NM
24. TELEVISION ADS	31%	44%	1%	23%
25. RADIO ADS	17%	59%	1%	23%
26. NEWSPAPER ARTICLES	11%	65%	1%	23%
27. BILLBOARDS	11%	64%	2%	23%
28. FLYER OR MAIL SENT TO YOUR HOME	10%	66%	1%	23%
29. RECORDED TELEPHONE CALL	5%	72%	*	23%
30. FRIENDS AND FAMILY MEMBERS	21%	56%	-	23%

* LESS THAN 1% REPORTED.

31. Do you recall hearing or reading about the New Mexico Health Insurance Exchange through any other sources? Anywhere else?

TOTAL SAMPLE (N=501) TOP 5 UNAIDED RESPONSES	
NO, HAVE NOT HEARD ANYWHERE ELSE	60%
NEVER HEARD OF NMHIX/BE WELL NM	23%
NOWHERE IN PARTICULAR	8%
INTERNET	2%
WORK	2%

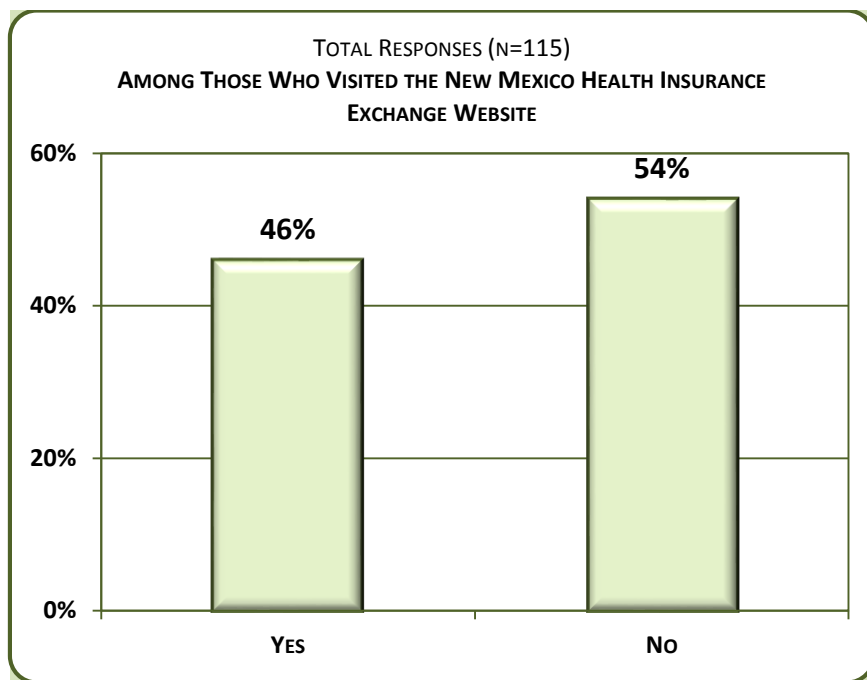
32. Have you visited the New Mexico Health Insurance Exchange website, Be Well New Mexico, to look for information or to enroll in a health plan? If yes, how many times have you visited in the last 9 months?



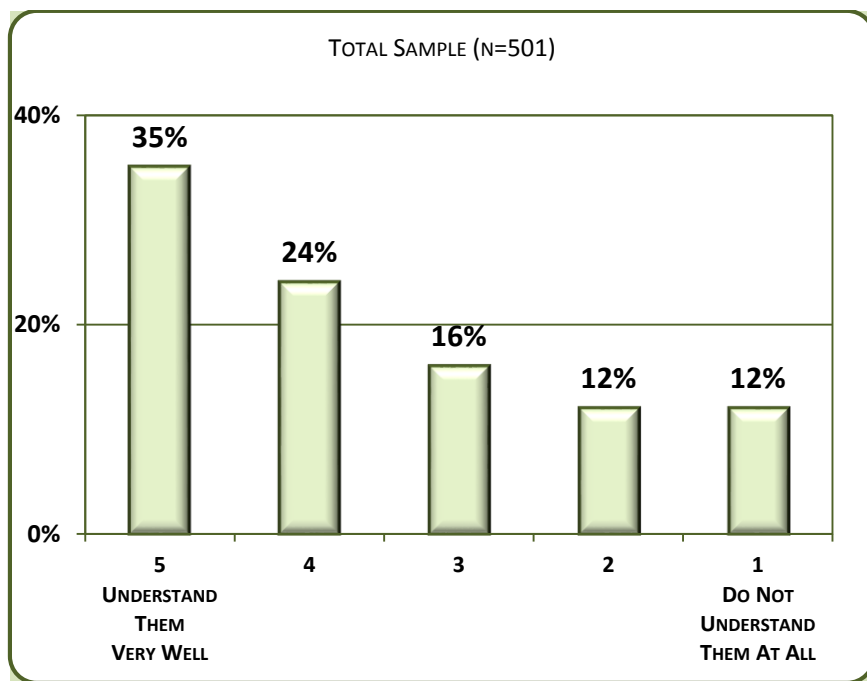
33. What difficulties, if any, did you experience trying to find information, compare health plans or enroll in a plan on New Mexico's insurance exchange website, Be Well New Mexico?

TOTAL RESPONSES (N=115) AMONG THOSE WHO VISITED THE NEW MEXICO HEALTH INSURANCE EXCHANGE WEBSITE TOP 7 UNAIDED RESPONSES	
WEBSITE WAS CONFUSING	26%
TOOK TOO LONG	9%
WEBSITE WAS NOT WORKING	8%
NOT EASY TO FIND INFORMATION	7%
HAD TO START ALL OVER AGAIN/KICKED ME OUT	7%
HARD TO NAVIGATE	5%
NOTHING IN PARTICULAR	42%

34. Did you attempt to enroll in a health plan when visiting either the New Mexico Health Insurance Exchange website or federal exchange websites?



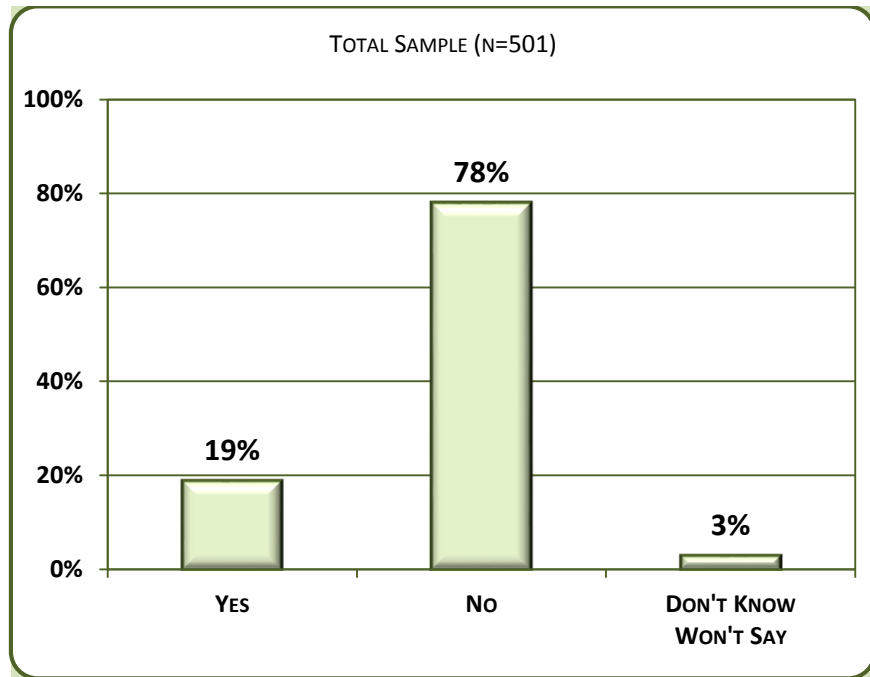
35. How well do you understand the basic terms used in health insurance, such as: co-pays, deductibles and monthly premiums? Using a 5 point scale where 5 is understand them very well and 1 is do not understand them at all, how would you rate your overall understanding of health insurance terms?



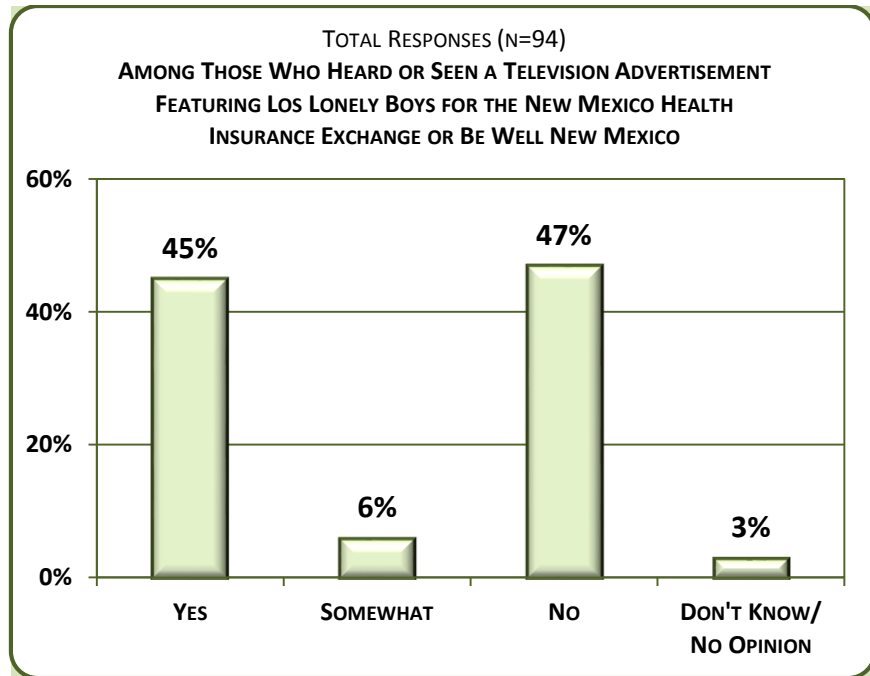
MEAN †: 3.6

† THE MEAN SCORE IS DERIVED BY TAKING THE AVERAGE SCORE BASED ON THE 5-POINT SCALE. THE UNDERSTAND THEM VERY WELL RESPONSE IS ASSIGNED A VALUE OF 5; THE DO NOT UNDERSTAND THEM AT ALL RESPONSE IS ASSIGNED A VALUE OF 1.

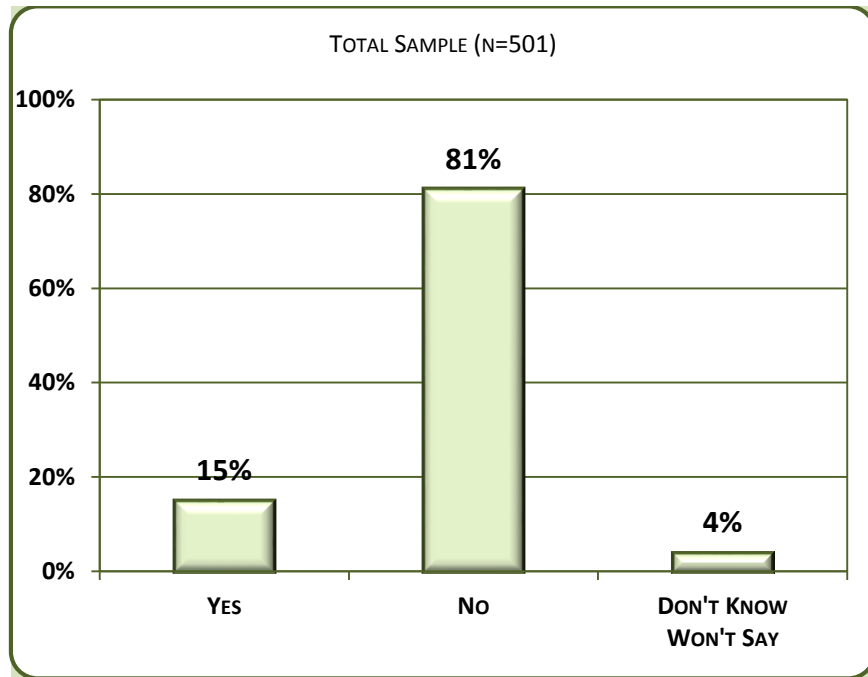
36. Within the last six months, do you recall seeing or hearing a television advertisement for the New Mexico Health Insurance Exchange or Be Well New Mexico, which featured the music band Los Lonely Boys urging New Mexicans to sign up for health insurance?



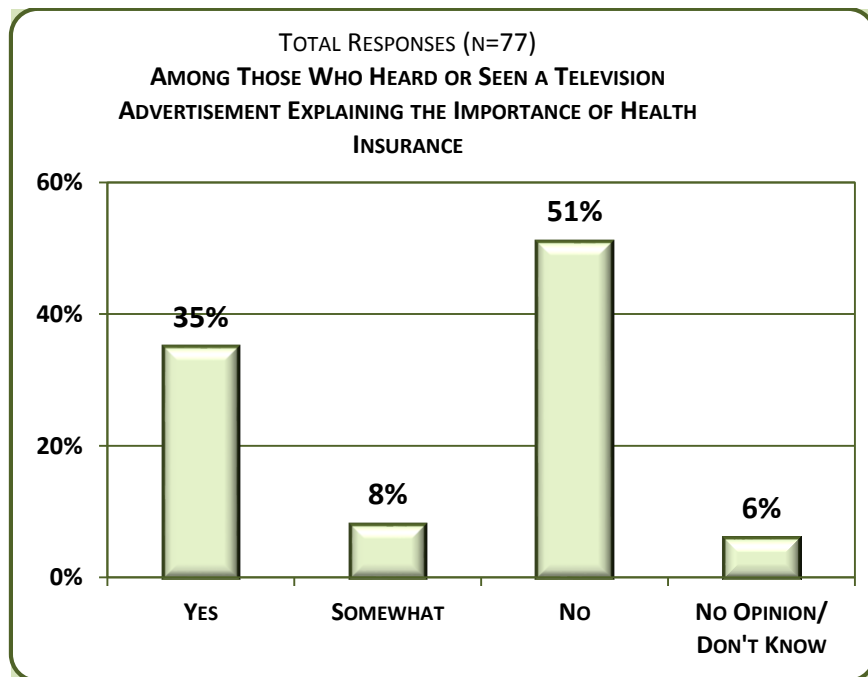
37. Did these advertisements make you think about signing up for a plan or seek out additional information?



38. Do you recall seeing or hearing a television ad for the New Mexico Health Insurance Exchange which features a young man walking around various places and explaining the importance of health insurance, but causing funny accidents with everyone he comes into contact with?

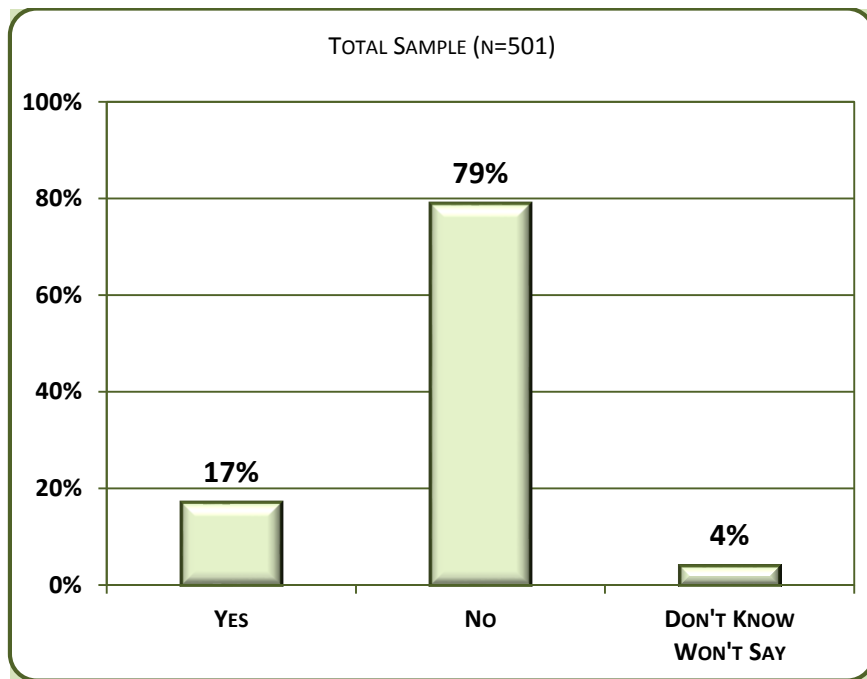


39. Did this advertisement make you think about signing up for a plan or seek out additional information about health insurance?

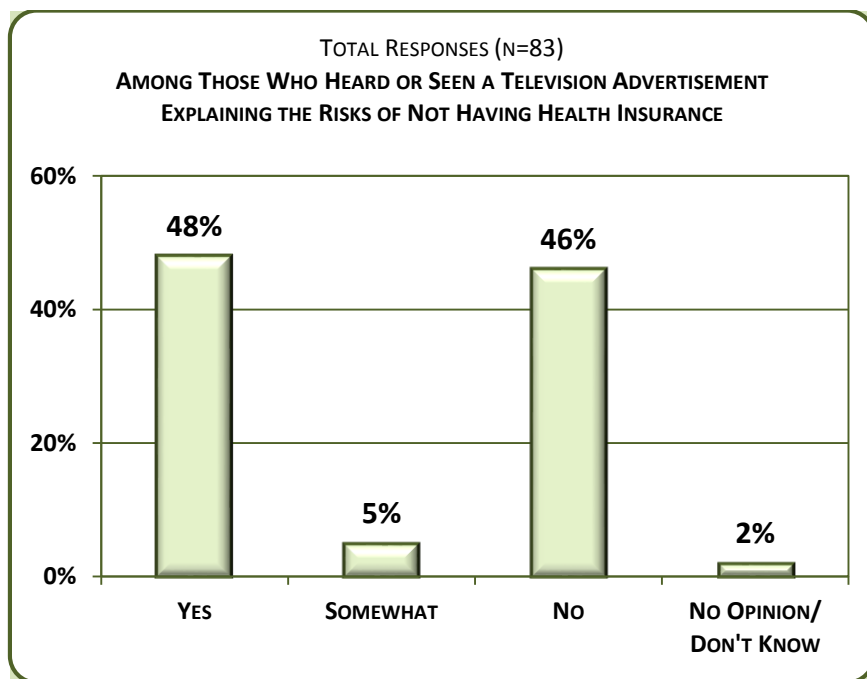


40. Within the last six months, do you recall seeing or hearing a television advertisements for Be Well New Mexico which featured average New Mexico residents talking about the risks of not having health insurance, how easy it was to enroll in a health plan, and how they saved money by enrolling through the exchange.

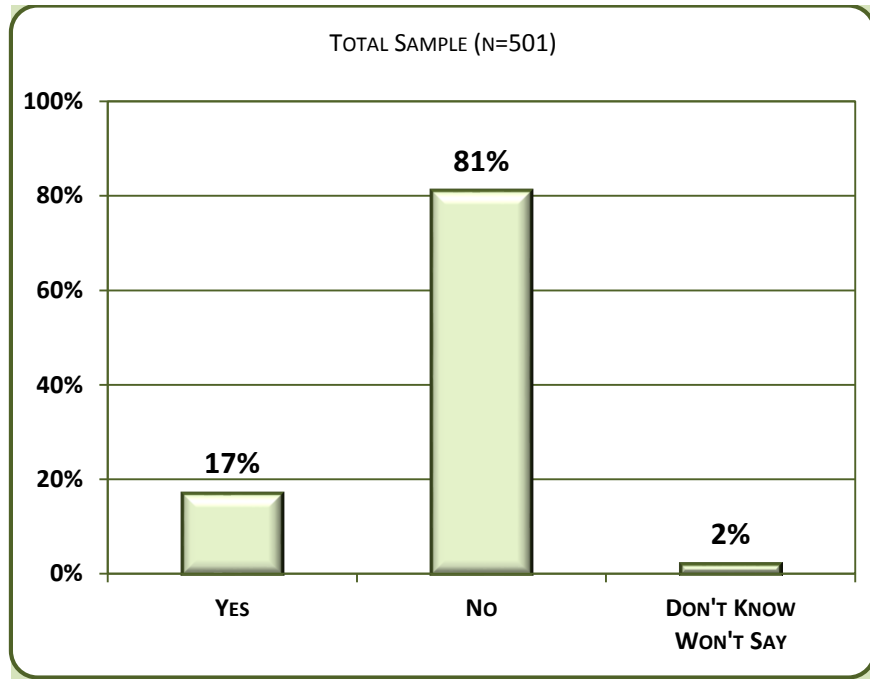
Other ads discussed the circle of life featuring families from birth till old age and how health insurance can help you and your family feel safe and secure. Do you recall any of these ads?



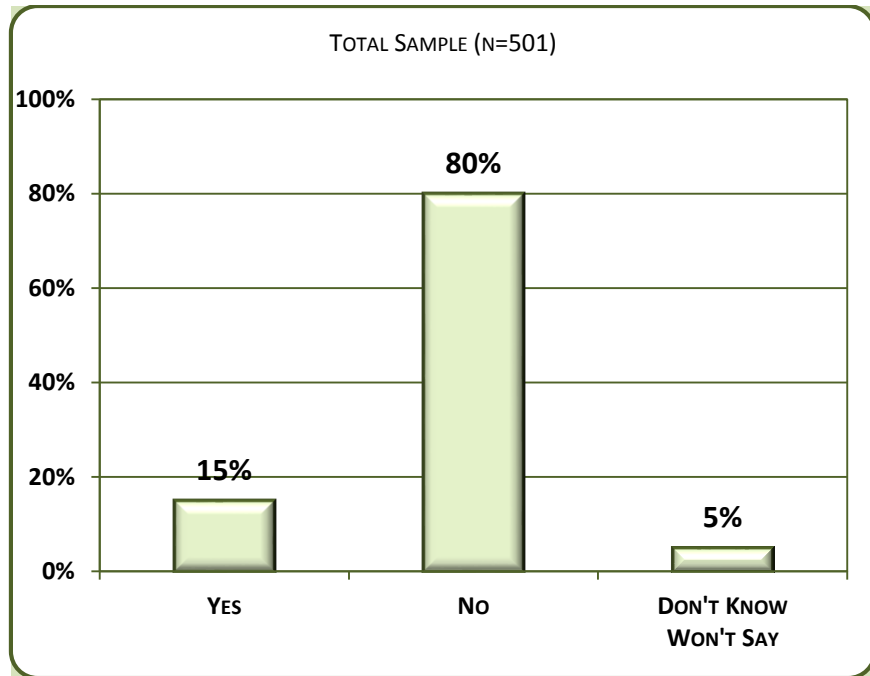
41. Did these advertisements make you think about signing up for a plan or seek out additional information?



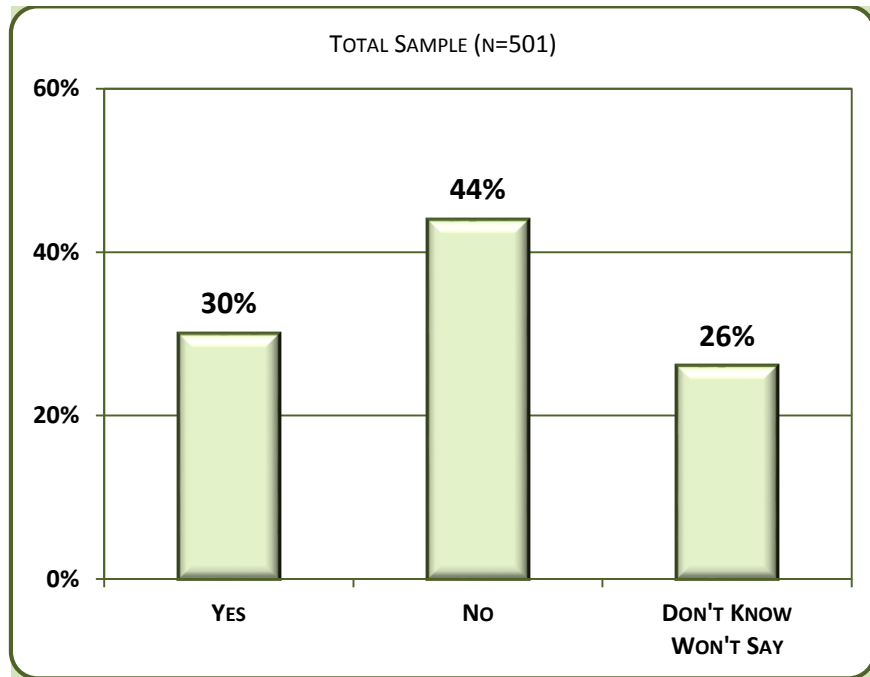
42. Within the last six months, do you recall hearing any radio advertisements for the New Mexico Health Exchange or Be Well New Mexico?



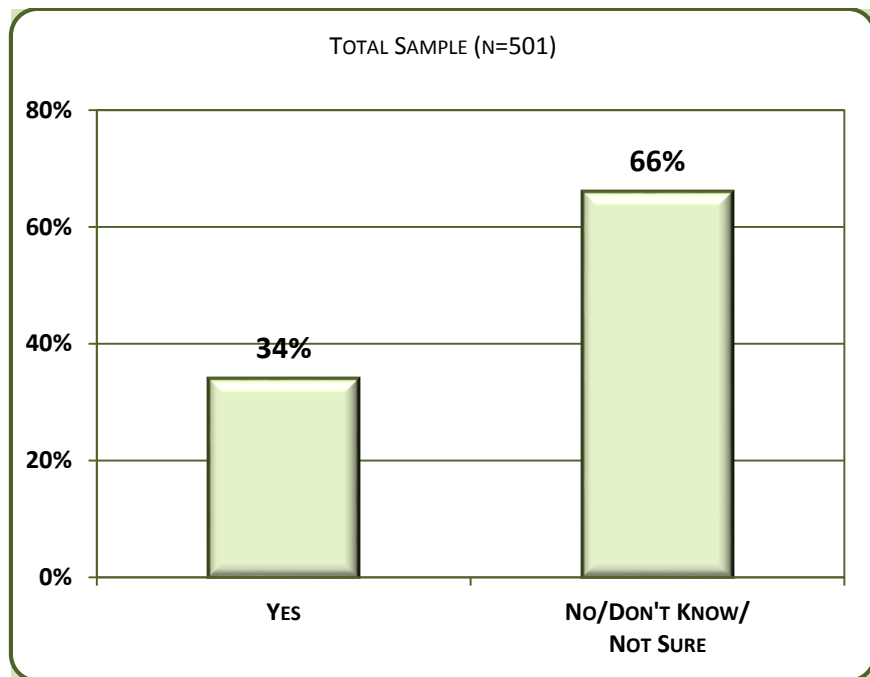
43. Do you recall hearing about any live events where people could speak to representatives and learn more about the New Mexico Health Insurance Exchange or Be Well New Mexico?



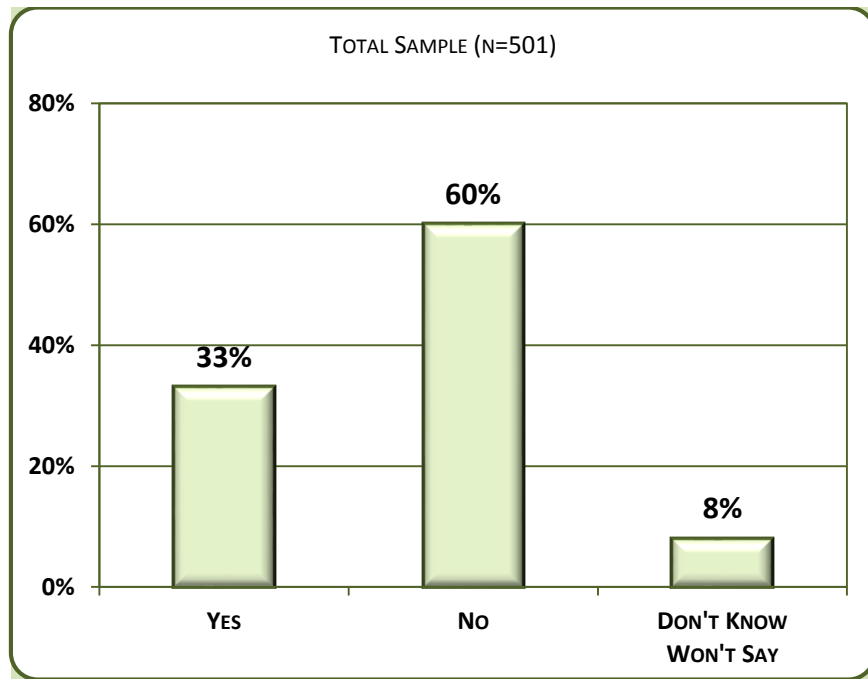
44. There has been a lot of confusion about the Affordable Care Act, the new health care law sometimes called ObamaCare. Do you feel like you have enough information about the new health care law and how it affects you?



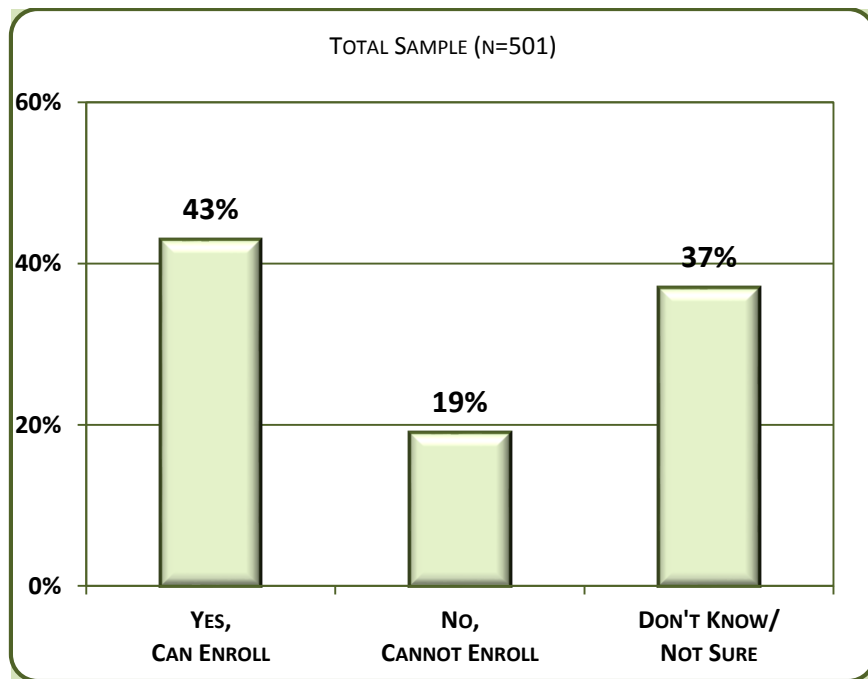
45. As far as you know, does the new law give financial help or tax breaks to low and moderate income residents who need insurance? It is ok if you are not sure.



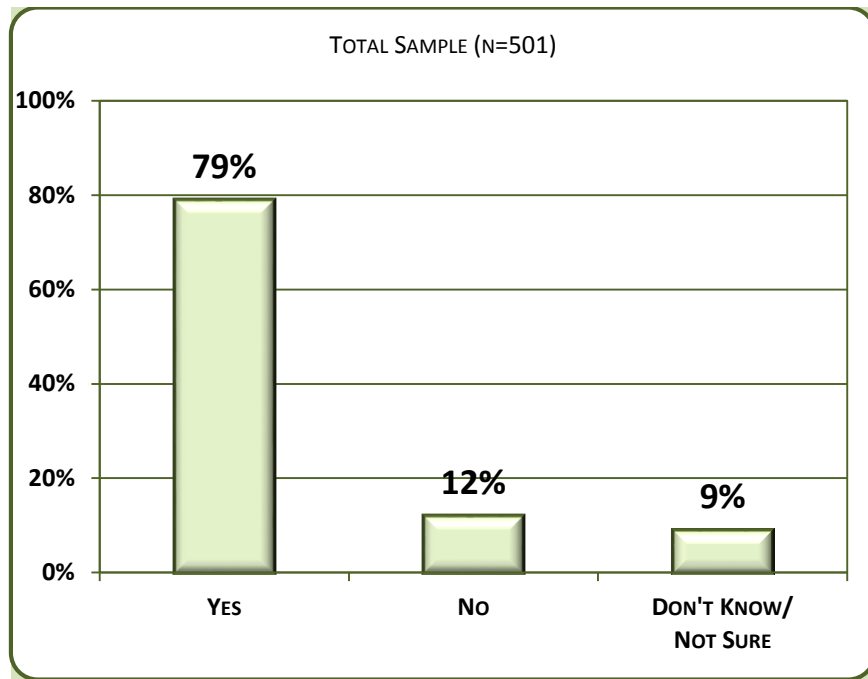
46. Have you heard that there are brand new health insurance plans available in New Mexico for people who don't have insurance?



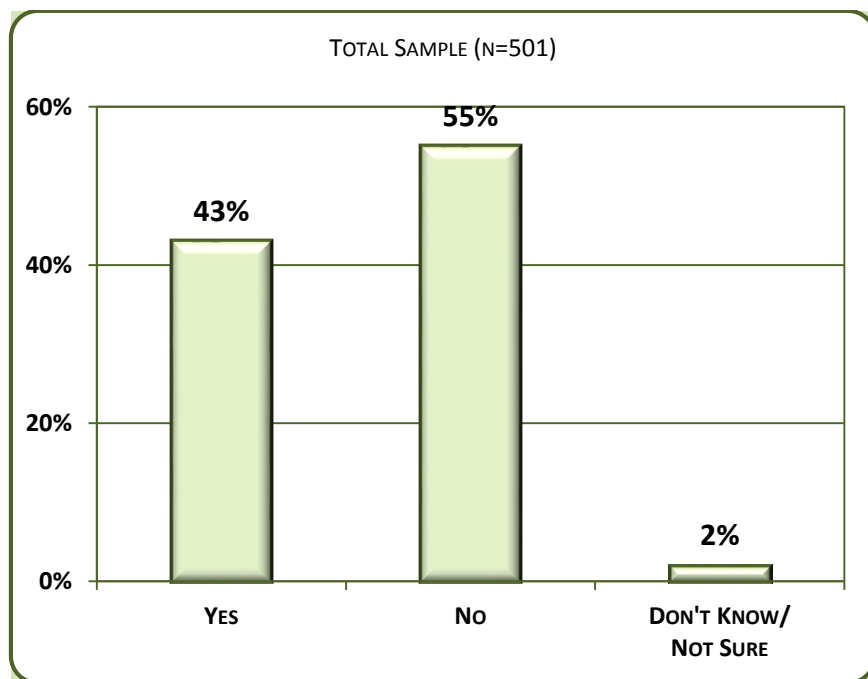
47. Do you happen to know whether or not people with pre-existing health conditions can enroll in a health plan through the health insurance exchange? It is ok if you are unsure.



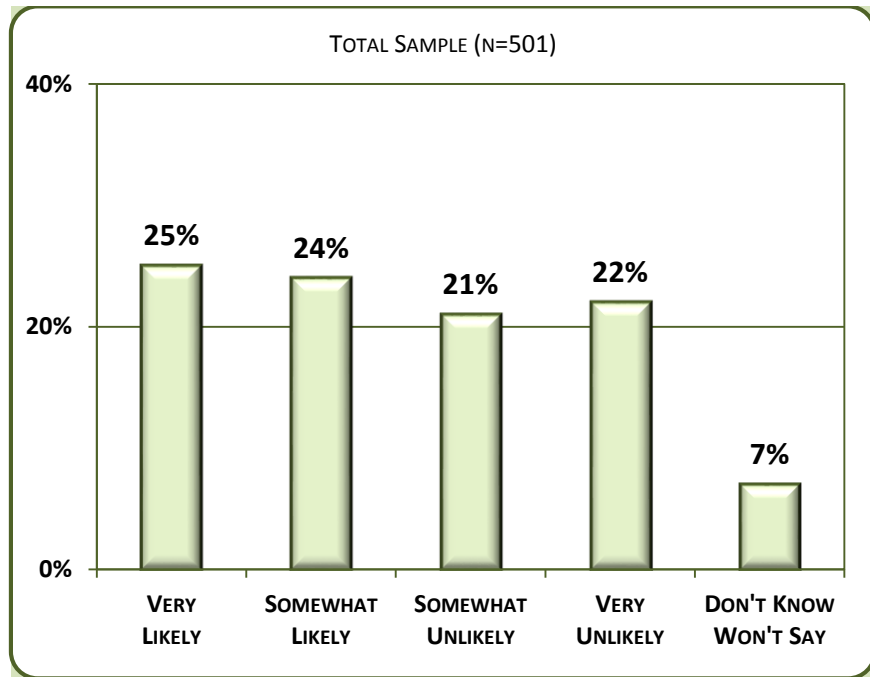
48. As far as you know, does the new health care law say that most people have to pay a fine or penalty if they don't get health insurance? It is ok if you are not sure.



49. Under the new health care law, starting in 2015, individuals who do not enroll in a health insurance plan will be charged a penalty fee of either \$325 or 2% of their income depending on which amount is higher. Were you aware of this penalty?



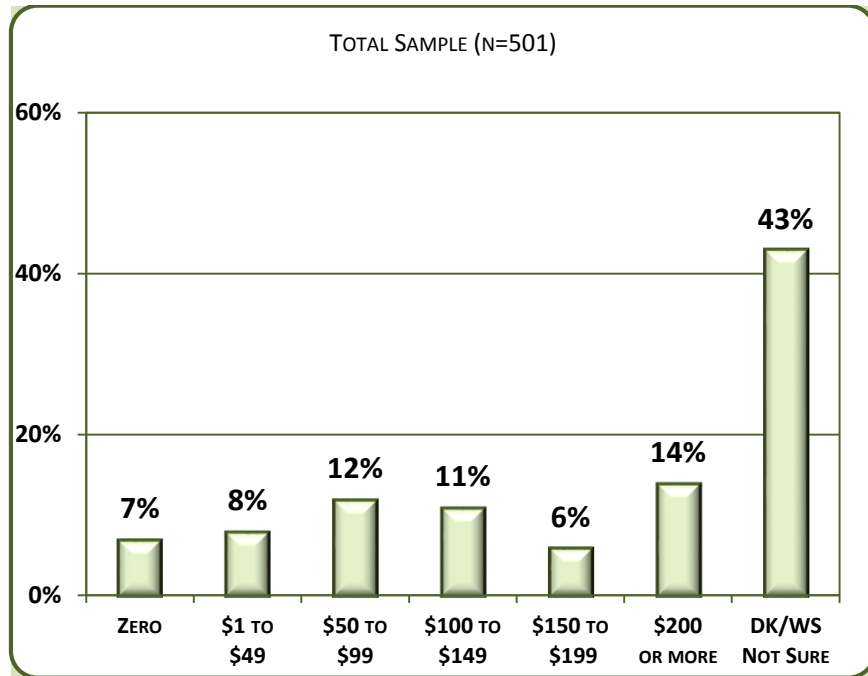
50. Now what you know you could be charged up to \$325 next year for not having health insurance, how likely are you to enroll in a plan within the next 12 months? Would you be very likely, somewhat likely, somewhat unlikely, or very unlikely?



51. Why do you feel this way

TOTAL SAMPLE (N=501) TOP 7 UNAIDED RESPONSES	
CANNOT AFFORD INSURANCE	31%
NEED TO HAVE HEALTH INSURANCE	30%
DON'T WANT TO PAY FINE	20%
DON'T NEED HEALTH INSURANCE	6%
REQUIRED BY LAW	5%
AGAINST OBAMACARE	5%
DON'T KNOW/WON'T SAY	5%

52. How much would you be willing to pay a month for an individual health plan for yourself?



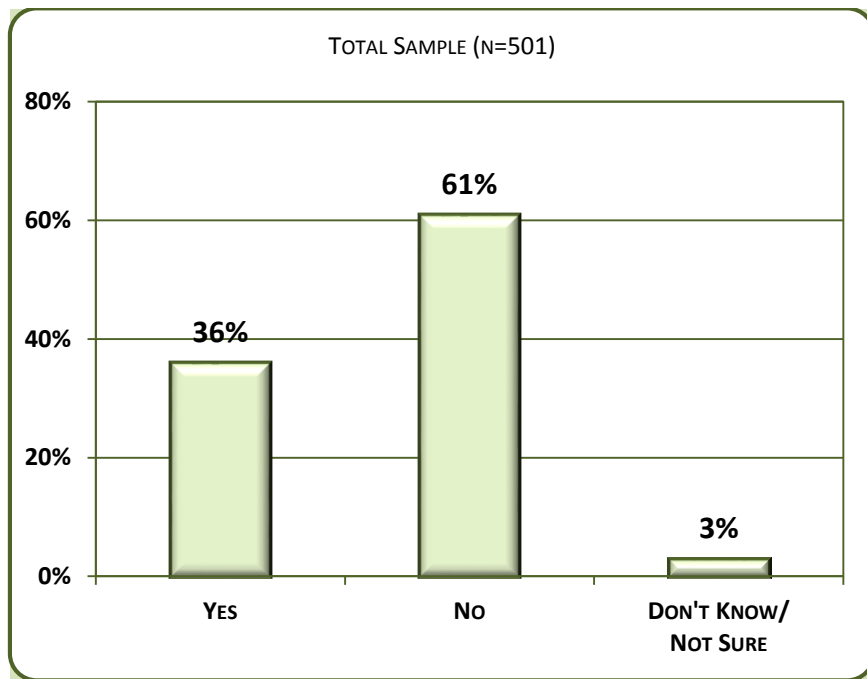
53. If you were going to be looking for a health plan, what kinds of information would be most important to you? In other words, what types of questions would you have?

TOTAL SAMPLE (N=501) TOP 8 UNAIDED RESPONSES	
BENEFITS COVERED	56%
COST OF PLAN/MONTHLY PREMIUM COSTS	50%
CO-PAYS COSTS	26%
DEDUCTIBLES	20%
PRESCRIPTION COVERAGE	6%
DENTAL COVERAGE	6%
WHAT DOCTORS ARE ON PLAN	5%
DON'T KNOW/WON'T SAY	13%

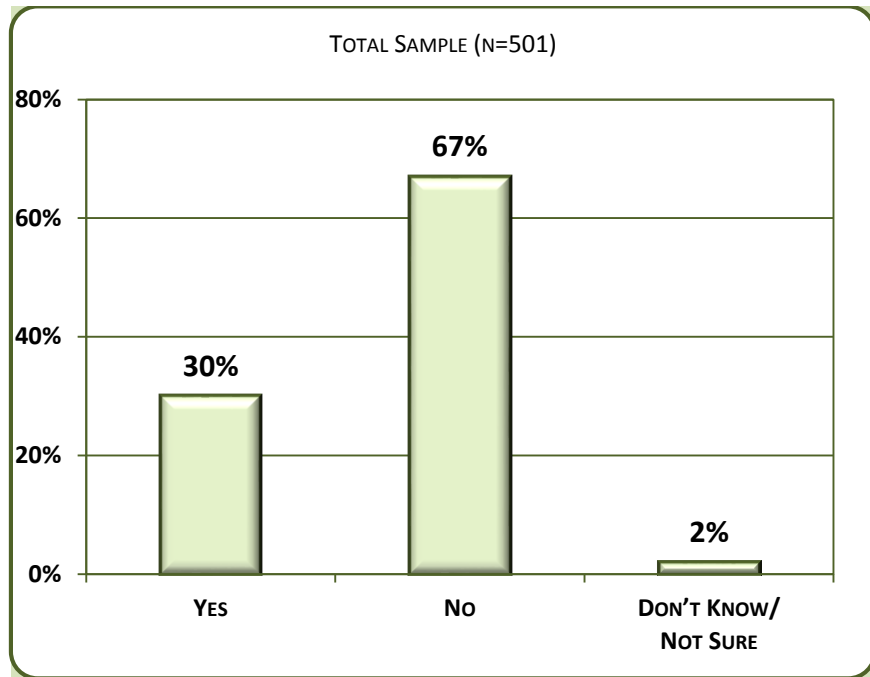
54. If you were going to receive information from the New Mexico Health Insurance Exchange about health plans and financial incentives that may be available to you, how would you prefer to receive it?

TOTAL SAMPLE (N=501) TOP 6 UNAIDED RESPONSES	
MAIL	59%
EMAIL	21%
TELEPHONE	11%
INTERNET	10%
IN-PERSON MEETING WITH GUIDE/ENROLLER	9%
DON'T KNOW/WON'T SAY	4%

55. Are you aware there are agents and brokers throughout New Mexico that you can call or visit who can help answer your questions and enroll you in a health plan to best fit your needs?



56. Are you aware that there is a toll-free-hotline that you can call and health care guides you can call or visit in person throughout New Mexico who can help answer your questions and enroll you in a health plan to best fit your needs?



57. How often do you use the Internet?

