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Topline Results
From a Statewide Survey on the Health Benefit Exchange
 Conducted among n=1,004 adults 18 and older in Vermont
 March 17 through 25, 2012
 Margin of error: ± 3.1 percentage points

N= 1004

1. Do you have health insurance coverage right now?

Yes	89
No	11
(Don't know)	0
(Refused)	0

2. IF INSURED: What type of health insurance coverage do you have? ACCEPT MULTIPLE RESPONSE

N= 916

Insurance through your employer or your spouse's employer	55
A private plan you purchased on your own.....	12
Medicare, which is the health insurance for persons 65 years old and over and for some persons with disabilities	20
Medicaid Green Mountain Care	10
Catamount Health.....	2
VHAP (Vermont Health Access Program)	4
Military health care plan such as Tri-care or VA.....	3
Other (specify _____)	3
Blue Cross Blue Shield.....	1
Blue Cross.....	1
AARP.....	1
Through my parents.....	2
(Don't know)	1
(Refused)	0

3. IF INSURED: Has there been a time in the last 12 months when you did not have health insurance, even if it was for a short time?

Yes	12
No	87
(Don't know)	1
(Refused)	0

4. IF INSURED: Looking ahead to the next 12 months, how worried are you about losing your health care coverage?

Very worried	8
Somewhat worried	12
Not too worried	21
Not at all worried	59
(Don't know)	1
(Refused)	0
Very /somewhat worried	20
Not too /not at all worried	79

5. Have you ever heard of Green Mountain Care?

N= 1004

Yes	64
No	34
(Don't know – do not probe)	2
(Refused)	0

6. IF YES: Would you say you have a positive, neutral, or negative impression of Green Mountain Care? Is that very positive/negative or somewhat positive/negative?

N= 651

Very positive	24
Somewhat positive.....	18
Neutral	38
Somewhat negative	5
Very negative	5
(Don't know)	9
(Refused)	0
Very /somewhat positive	42
Very /somewhat negative	11

In the year 2014, individuals and small businesses in Vermont will be able to buy health insurance in what is being called an “online health insurance exchange” or “online insurance marketplace.”

7. Have you heard anything yet about this online exchange or marketplace?

	N= 1004
Yes	27
No	73
(Don't know)	0
(Refused)	0

This exchange or marketplace will be a new website that people can use to find and compare health insurance plans. Individuals and small businesses will be able to go to this website to compare plans and buy a health insurance plan.

8. If you were uninsured in 2014, how interested would you be in using this website to find and compare health insurance plans? Would you be....READ

Very interested	45
Somewhat interested.....	30
Not too interested	7
Not at all interested	15
(Don't know)	3
(Refused)	0
Very /somewhat interested.....	75
Not too /not at all interested	22

Here are a few facts about this new website that will be available in 2014. Please tell me how motivating each fact is as a reason to use the website if you were uninsured. Use a scale of 1 to 7, where 1 means it would not be very motivating and 7 means it would be an extremely motivating reason to use this to find insurance if you needed it. You can choose any number between 1 and 7. First, RANDOMIZE

	Moti- vating (5-7)	Not moti- vating (1-3)	1 – Not very motiv ating	2-3	4	5-6	7 – Extmly motivat ing
9. The website will make it easier for you to find and compare insurance plans all in one place.	81	13	6	7	5	29	52
10. All plans on the website will cover the basics – doctor visits, hospital stays, preventive care, and prescription coverage – so there’s no guesswork about what’s covered.	83	12	6	6	5	27	56
11. There will be financial help available, based on income, to get coverage.	78	15	7	8	6	27	51
12. By law, insurance plans cannot deny coverage to people because of pre-existing health conditions, like asthma or diabetes.	80	14	7	7	4	23	57
13. There will be trained specialists you can call anytime if you have questions about health insurance or need help applying for coverage.	79	14	6	8	7	30	49
14. Every Vermonter, regardless of income or employment situation, will be able to get health coverage.	79	14	8	6	6	21	58
15. The website will have side-by-side comparisons of health plan benefits and prices.	81	13	7	6	5	29	52
16. The website will let you look up which plans cover any medications you take and whether your doctor is in network.	80	13	6	7	6	29	51

17. If you were uninsured, how comfortable would you be picking an insurance plan online, using a website? Would you be:

Very comfortable	25
Somewhat comfortable	50
Not too comfortable, or	13
Not at all comfortable picking a plan online.....	12
(Don't know)	1
(Refused)	0
Very /somewhat comfortable	75
Not too /not at all comfortable	24

18. If you wanted to get help comparing health insurance plans or signing up for a plan, would you want to get help: ALLOW MULTIPLE RESPONSE

Online	30
By telephone, or.....	47
In person?	59
(Don't know)	1
(Refused)	0

Thinking about this new website, how important is _____: Use a 1 to 7 scale, where 1 is not very important and 7 is extremely important to you. How important is... RANDOMIZE

	1 – Not very imp.	2-3	4	5-6	7 – Extremely imp.	DK/REF
19. making sure the website has plans that are affordable to you	3	1	2	18	75	1
20. making sure you feel confident that the plan you choose will protect you	3	3	2	18	73	1
21. making sure the website has easy-to-understand language	3	2	2	19	74	1
22. making sure the website has security features in place to keep my information private	2	2	1	10	85	1

23. The state government is in charge of setting up this new website. Do you feel more comfortable or less comfortable hearing that the state of Vermont is in charge of setting up the new website, or doesn't it matter to you? Do you feel much more/less or somewhat more/less comfortable?

Much more comfortable.....	21
Somewhat more comfortable.....	24
Somewhat less comfortable	13
Much less comfortable	16
Does not matter to you.....	24
(Don't know)	1
(Refused)	0
Much /somewhat more comfortable	46
Does not matter	24
Much /somewhat less comfortable	29

24. How involved would you want insurance companies, such as BlueCross BlueShield and M-V-P, in making decisions about how the website would work?

Very involved	22
Somewhat involved.....	46
Not too involved	14
Not at all involved	15
(Don't know)	3
(Refused)	0
Very /somewhat involved.....	68
Not too /not at all involved	28

25. In 2014, most Vermont residents will be required by law to have some form of health insurance. People do not sign up for coverage will have to pay a fine. If you were uninsured in 2014, how motivating would it be for you to get insurance so that you do not have to pay a fine?

Use a 1 to 7 scale: 1 means it would not be very motivating and 7 means it would be an extremely motivating reason to get insurance.

One – not very motivating	17
Two.....	2
Three	5
Four	6
Five	12
Six	8
Seven – extremely motivating	45
(Don't know)	4
(Refused)	1

26. Now that you've heard more, if you were uninsured in 2014, how interested would you be in using this website to find and compare health insurance plans? Would you be....READ

Very interested	52
Somewhat interested.....	34
Not too interested	5
Not at all interested	8
(Don't know)	1
(Refused)	0
Very /somewhat interested.....	86
Not too /not at all interested	13

People will be able to get help using the website. How interested would you be in getting help, if you needed it, through _____: Would you be: RANDOMIZE

	Interest ed	Not interest ed	Very int.	Smwt int.	Not too int.	Not at all int.	DK/ REF
27. Someone at a local organization in your community	75	23	32	43	11	13	1
28. A private health insurance agent or broker	60	38	16	45	20	19	1
29. Someone from a health insurance company	69	30	22	47	14	16	1
30. Someone at a doctor's office of clinic	85	15	43	41	6	8	1
31. Someone at your local emergency room	66	33	29	37	15	18	1
32. Someone who works for a state agency, like a social worker or case manager.	66	33	29	38	15	18	0
33. Someone from an 800-number customer service hotline	54	46	17	37	19	27	1
34. The 2-1-1 hotline	58	32	21	37	15	17	10

Thinking again about using the website to find insurance, would you want any help...

RANDOMIZE

	Yes	No	DK/REF
35. Navigating the website?	57	42	2
36. Understanding what the insurance lingo and terms mean?	82	18	0
37. Understanding what is covered and not covered by a plan?	83	16	1
38. Figuring out the differences between plans?	77	22	0
39. Picking the best plan for you?	74	24	1
40. Filing claims?	77	22	1

As we get close to the year 2014, more people will be talking about this new website or “health insurance exchange.” How interested are you in hearing what ____ has to say about this new website? RANDOMIZE

	Inter ested	Not inter ested	Very int.	Smwt int.	Not too int.	Not at all int.	DK/ REF
41. A doctor or nurse	81	18	42	39	9	9	1
42. Someone from a state government agency	62	37	19	43	15	22	0
43. A representative from [SPLIT A: an insurance company]	59	40	16	43	18	22	0
43. A representative from [SPLIT B: Blue Cross Blue Shield or MVP]	67	32	22	45	13	19	1
44. Someone who has used the Exchange	81	19	44	37	7	11	0
45. Someone from a non-profit or community organization	68	31	26	42	14	17	1
46. A local business owner	60	39	22	38	15	25	0
47. A hospital or clinic	78	21	34	44	9	12	0
48. A health insurance broker or agent	53	46	16	37	22	24	0

This is an important study being asked of only 1,000 people randomly selected, and your views represent many people in the state. To make sure we have a representative sample, I would like to ask you a few final questions. The information you tell us is confidential and will only be used for statistical purposes only.

49. Do you currently have Internet access at home?

Yes	81
No	18
(Don't know)	0
(Refused)	1

50. How frequently do you use the Internet:

Every day	65
Several times a week	12
About once a week	6
Once or twice a month	4
Less often, or	3
Never?	11
(Don't know)	0
(Refused)	0

51. What is your age?

IF REFUSED: Here are some categories, please stop me when we get to your category:

18-24	9
25-29	10
30-34	8
35-39	7
40-44	7
45-49	12
50-54	12
55-59	10
60-64	8
65-69	6
70-74	4
Over 74	7
(Refused)	1

52. What is the last year of schooling that you have completed?

Less than 9th grade.....	3
9th grade – 12th grade, no high school diploma	6
High school diploma or GED	31
Vocational certificate	3
Some college but no degree	16
Associate degree.....	10
Bachelor’s degree	18
Graduate or professional degree.....	14
(Don’t know /refused).....	1

53. Are you:

Married/civil union	52
Unmarried, living with a partner	8
Single.....	21
Separated.....	2
Widowed, or	7
Divorced?	9
(Don’t know)	0
(Refused).....	1

54. Do you have any children 18 or younger living with you?

Yes.....	28
No.....	70
(Don’t know)	0
(Refused).....	1

55. Just to make sure we have a representative sample, could you please tell me whether you are from a Hispanic, Latino, or Spanish-speaking background?

[IF “NO”, ASK:] What is your race - white, black, Asian, or something else?

White.....	93
Black/African American	1
Hispanic/Latino/Spanish-speaking.....	2
[OPTIONAL] Native American	1
[OPTIONAL] Pacific Islander	0
[OPTIONAL] Arab American	0
Asian.....	1
Other	0
(Don’t know /refused).....	2

56. Which best describes your employment status – are you:

Employed full-time.....	50
Employed part-time	12
Retired.....	17
A student.....	3
A homemaker.....	2
Disabled.....	5
Unemployed and looking for work	5
Unemployed and not looking for work.....	0
Self employed (VOLUNTEERED)	4
(Don't know)	0
(Refused)	1

57. Rounding to the nearest thousand, what is your annual household income, before taxes?

58. IF DK/REF: Again, we certainly respect your privacy. This information is collected for research purposes. Would you mind stopping me when I get to the category that represents your household income, before taxes?

Less than 10 thousand	4
Between 10 to less than 20 thousand	8
Between 20 to less than 30 thousand	12
Between 30 to less than 40 thousand	11
Between 40 to less than 50 thousand	9
Between 50 to less than 70 thousand	15
Between 70 to less than 90 thousand	12
Between 90 to less than 110 thousand	8
Between 110 thousand to less than 150 thousand	4
Or 150 thousand or more	4
(Don't know)	4
(Refused)	9

59. And how many people currently live in your household, including yourself?

One.....	20
Two.....	38
Three	17
Four	13
Five or more	10
(Don't know).....	2

Gender

Men	49
Women	51

Region

North	22
Burlington.....	25
Central.....	20
South	32