

## Three of four are aware of ACA individual mandate; only four of ten aware of marketplaces, subsidies

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As the key components of the Affordable Care Act roll out this week, more than three-quarters (76%) of U.S. adults are aware of the law's individual mandate, while only four of 10 are aware of the new health insurance marketplaces opening on October 1, or the financial assistance that is available to help people with low or moderate incomes pay their health insurance premiums, according to a new Commonwealth Fund survey. It also finds broad support for expanding Medicaid in all states, with 68 percent of adults saying they are somewhat or strongly in favor of making Medicaid available to more residents in their state.

The Commonwealth Fund Health Insurance Marketplace Survey, conducted between July and September of this year, is part of the foundation's efforts to track implementation of the health reform law. It finds that the people most likely to benefit from the [health insurance](#) marketplaces and premium subsidies are often least likely to be aware of them. According to the report based on the survey, What Americans Think of the New Insurance Marketplaces and Medicaid Expansion:

- Only 32 percent of people without health coverage during the past year are aware of the marketplaces, compared to 43 percent of people with coverage all year.
- Thirty-one percent of people without coverage during the year are aware of the subsidies that are available, compared to 43 percent of those insured all year.

- Just under one-third (32%) of adults with incomes under 250 percent of the federal poverty level (\$28,725 for an individual and \$58,875 for a family) are aware of the subsidies, compared to 47 percent of those with higher incomes.

The survey finds that once people are made aware of the marketplaces, 61 percent of those who are potentially eligible—because they were either uninsured at the time of the survey or had purchased an individual insurance plan—said they are very or somewhat likely to shop for coverage in the marketplaces. However, only a slight majority of young adults (55%) ages 19 to 29 who are potentially eligible for the coverage options said they are very or somewhat likely to use the marketplaces, compared to 65 percent of those ages 30 to 49.

Potentially eligible adults with health problems were slightly more likely to say they would use the marketplaces than adults with no health problems (65% vs. 57%). Nearly equal shares of potentially eligible people who identify themselves as Democrats or Republicans said they are very or somewhat likely to shop in the marketplaces (67% vs. 63%), though Democrats express somewhat stronger interest.

"These survey findings demonstrate that people who need the health insurance coverage the marketplaces will offer want to shop for plans and find out if they are eligible for financial help," said Commonwealth Fund vice president Sara Collins, Ph.D., the study's lead author.

"However, more work needs to be done to ensure that people who may be eligible are aware of the marketplaces and the subsidies. State and federal efforts to educate people about the marketplaces during the six-month enrollment period beginning in October need to be intensive enough to help close the information gaps this survey highlights."

## **Support for Medicaid Expansion**

Despite the fact that only 25 states and the District of Columbia have agreed to expand Medicaid under the Affordable Care Act, strong majorities of Americans support doing so. Across the country, 68 percent of adults are somewhat or strongly in favor of making Medicaid available to more residents in their state. The report also finds that:

- Seventy-eight percent of people without insurance for a time during the past year, and 82 percent of people earning less than \$32,499 a year for a family of four, support expanding Medicaid to more people in their state.
- Ninety-one percent of uninsured Democrats, 78 percent of uninsured Independents, and 73 percent of uninsured Republicans strongly or somewhat favor their state making Medicaid available to more residents.
- Ninety percent of Democrats, 79 percent of Independents, and 75 percent of Republicans making less than \$32,499 a year for a family of four are in favor of making Medicaid available to more people.

While 85 percent of adults surveyed do not know what their state has decided regarding the Medicaid expansion, among those who do, two-thirds (68%) of those who are aware their state is expanding Medicaid are in favor of that decision. Only 38 percent of adults who know their state is not expanding Medicaid are strongly or somewhat in favor of their state's decision.

"The strong support for expanding Medicaid is consistent with past studies showing that Americans generally like the individual components of the Affordable Care Act when they understand them," said Commonwealth Fund president David Blumenthal, M.D. "This study also shows that there is a great deal of work to be done to ensure that Americans have a clear, accurate view of the law and what it offers the American people."

## Additional Survey Findings:

- Just under half (47%) of adults are aware that health insurance carriers are banned from denying coverage to people with a preexisting condition, or from charging them more money or refusing to cover a condition in their policy.
- Sixty-five percent of those ages 30 to 49 and 62 percent of those ages 50 to 64 who are potentially eligible for the coverage options said they are likely to use the marketplaces.

**More information:** The report will be available at:  
[www.commonwealthfund.org/Publications/icaid-Expansion.html](http://www.commonwealthfund.org/Publications/icaid-Expansion.html)

Provided by Commonwealth Fund

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