

Uninsured Respondents Topline 9.09.13

These are findings from an Ipsos poll conducted for Thomson Reuters from August 13-September 9, 2013. For the survey, a sample of 1,053 Americans 18+ who indicated that they are currently uninsured were interviewed online. The precision of the Reuters/Ipsos online polls is measured using a <u>credibility interval</u>. In this case, the poll has a credibility interval of plus or minus 3.4 percentage points. For more information about credibility intervals, please see the appendix.

The data were weighted to the U.S. current population data by gender, age, education, and ethnicity. Statistical margins of error are not applicable to online polls. All sample surveys and polls may be subject to other sources of error, including, but not limited to coverage error and measurement error. Figures marked by an asterisk (*) indicate a percentage value of greater than zero but less than one half of one per cent. Where figures do not sum to 100, this is due to the effects of rounding. To see more information on this and other Reuters/Ipsos polls, please visit http://polling.reuters.com/.

UNINSURED RESPONDENTS

Q1. As of right now, do you favor or oppose the healthcare reform bill passed by Congress and signed into law by the President in 2010?

	All uninsured	<u>18-34</u>	<u>35-54</u>	<u>55+</u>
	(n=1,053)	(n=255)	(n=483)	(n=315)
Favor	42%	48%	38%	39%
Oppose	58%	52%	62%	61%

Q2. You said you are opposed to the healthcare reform bill passed by Congress and signed into law by the President in 2010. Is that because...? (Asked of those who oppose the healthcare reform bill in Q1)

	All uninsured (n=627)	<u>18-34</u> (n=141)	<u>35-54</u> (n=300)	<u>55+</u> (n=186)
You favor healthcare reform overall but think the current legislation doesn't go far enough to reform healthcare	30%	40%	27%	25%
You oppose healthcare reform overall and think the current legislation goes too far in reforming healthcare	70%	60%	73%	75%

Q3. Do you favor or oppose....

% Favor	All uninsured (n=1,053)	<u>18-34</u> (n=255)	<u>35-54</u> (n=483)	<u>55+</u> (n=315)
Creating an insurance pool where small businesses and uninsured have access to insurance exchanges to take advantage of large group pricing benefits	78%	78%	77%	81%
Providing subsidies on a sliding scale to aid individuals and families who cannot afford health insurance	83%	82%	85%	81%
Requiring companies with more than 50 employees to provide insurance for their employees	75%	74%	76%	72%
Expanding Medicaid to families with incomes less than \$30,000 per year	81%	82%	81%	80%
Allowing children to stay on parents insurance until age 26	71%	74%	74%	61%
Increasing the Medicare payroll tax for those making more than \$250,000 per year	71%	66%	72%	74%
Banning insurance companies from denying coverage for pre-existing conditions	83%	76%	86%	85%
Banning Insurance companies from cancelling policies because a person becomes ill	84%	81%	86%	84%
Banning insurance companies from putting a lifetime cap on how much they will pay for a person's care	75%	72%	77%	74%
Requiring all US residents to own health insurance	26%	26%	28%	21%



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Q3. Do you favor or oppose....

% Oppose	All uninsured (n=1,053)	<u>18-34</u> (n=255)	35-54 (n=483)	<u>55+</u> (n=315)
Creating an insurance pool where small businesses and uninsured have access to insurance exchanges to take advantage of large group pricing benefits	22%	22%	23%	19%
Providing subsidies on a sliding scale to aid individuals and families who cannot afford health insurance	17%	18%	15%	19%
Requiring companies with more than 50 employees to provide insurance for their employees	25%	26%	24%	28%
Expanding Medicaid to families with incomes less than \$30,000 per year	19%	18%	19%	20%
Allowing children to stay on parents insurance until age 26	29%	26%	26%	39%
Increasing the Medicare payroll tax for those making more than \$250,000 per year	29%	34%	28%	26%
Banning insurance companies from denying coverage for pre-existing conditions	17%	24%	14%	15%
Banning Insurance companies from cancelling policies because a person becomes ill	16%	19%	14%	16%
Banning insurance companies from putting a lifetime cap or how much they will pay for a person's care	1 25%	28%	23%	26%
Requiring all US residents to own health insurance	74%	74%	72%	79%

Q4. Health insurance marketplaces, or Exchanges, are being created as part of the Affordable Care Act, or 'Obamacare'. Exchanges are the central mechanisms created by the health reform bill to help individuals and small businesses purchase health insurance coverage. The exchanges will be active for purchasing/enrollment in October 2013, and an Exchange will be established in each state to help consumers make valid comparisons between plans that are certified to have met benchmarks for quality and affordability. How much, if anything, do you know about these Exchanges?

	All uninsured	<u>18-34</u>	<u>35-54</u>	<u>55+</u>
	(n=1,053)	(n=255)	(n=483)	(n=315)
Know a great deal	4%	7%	3%	2%
Know a little bit	42%	37%	44%	47%
Know nothing at all	53%	56%	52%	51%

Q5. How long have you been uninsured?

	All uninsured	<u>18-34</u>	<u>35-54</u>	<u>55+</u>
	(n=1,053)	(n=255)	(n=483)	(n=315)
Less than six months	12%	19%	10%	4%
More than six months, but less than a year	7%	7%	7%	5%
One to two years	13%	13%	13%	12%
Between two and three years	9%	9%	9%	9%
More than three years	55%	43%	58%	68%
Don't know	5%	10%	2%	3%



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Q6. How often, if at all, have you attempted to obtain health insurance while uninsured? Please check all that apply.

	All uninsured	<u>18-34</u>	35-54	<u>55+</u>
	(n=1,053)	(n=255)	(n=483)	(n=315)
In the last month	10%	16%	9%	5%
At least monthly	3%	6%	1%	3%
A few times a year	14%	12%	14%	15%
Annually	14%	8%	17%	17%
Don't know	61%	62%	59%	63%

Q7. How likely are you to buy insurance through your state's healthcare exchange?

	All uninsured	<u>18-34</u>	<u>35-54</u>	<u>55+</u>
	(n=1,053)	(n=255)	(n=483)	(n=315)
Very likely	17%	17%	17%	18%
Somewhat likely	20%	20%	21%	17%
Not very likely	9%	14%	6%	7%
Not at all likely	17%	15%	16%	20%
Don't know	37%	33%	40%	38%
Total likely (net)	37%	37%	38%	35%

Q8. How likely are you to sign up for Medicaid?

	All uninsured	<u>18-34</u>	<u>35-54</u>	<u>55+</u>
	(n=1,053)	(n=255)	(n=483)	(n=315)
Very likely	28%	27%	28%	28%
Somewhat likely	16%	17%	16%	14%
Not very likely	6%	7%	5%	6%
Not at all likely	17%	17%	17%	18%
Don't know	33%	32%	34%	34%
Total likely (net)	44%	44%	45%	42%

Q9. How often, if at all, has being uninsured impacted your healthcare decisions over the past twelve months...Avoided seeing a doctor when I needed one

	All uninsured	<u>18-34</u>	<u>35-54</u>	<u>55+</u>
	(n=1,053)	(n=255)	(n=483)	(n=315)
Never	25%	24%	25%	26%
Once	13%	14%	13%	13%
Two to three times	20%	20%	22%	14%
Four to five times	7%	6%	6%	9%
More than five times	17%	16%	18%	18%
Don't know	6%	9%	6%	4%
Not Applicable	12%	11%	10%	16%



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Q10. How often, if at all, has being uninsured impacted your healthcare decisions over the past twelve months...Avoided going to the emergency room

	All uninsured	<u>18-34</u>	<u>35-54</u>	<u>55+</u>
	(n=1,053)	(n=255)	(n=483)	(n=315)
Never	38%	37%	38%	42%
Once	10%	10%	10%	10%
Two to three times	13%	16%	14%	8%
Four to five times	3%	3%	4%	1%
More than five times	10%	9%	11%	8%
Don't know	5%	9%	4%	3%
Not Applicable	19%	15%	20%	27%

Q11. How often, if at all, has being uninsured impacted your healthcare decisions over the past twelve months... Avoided filling a prescription

	All uninsured	18-34	<u>35-54</u>	<u>55+</u>
	(n=1,053)	(n=255)	(n=483)	(n=315)
Never	42%	45%	41%	41%
Once	7%	7%	7%	6%
Two to three times	11%	10%	11%	11%
Four to five times	6%	4%	6%	7%
More than five times	13%	9%	15%	12%
Don't know	5%	9%	3%	2%
Not Applicable	17%	16%	16%	22%

Q11. How often, if at all, has being uninsured impacted your healthcare decisions over the past twelve months... Relied on over the counter, homeopathic, or other available remedies to treat my chronic condition

	All uninsured	<u>18-34</u>	<u>35-54</u>	<u>55+</u>
	(n=1,053)	(n=255)	(n=483)	(n=315)
Never	27%	29%	26%	25%
Once	5%	3%	6%	5%
Two to three times	11%	11%	11%	12%
Four to five times	8%	11%	5%	10%
More than five times	27%	20%	32%	26%
Don't know	5%	9%	4%	3%
Not Applicable	16%	17%	15%	19%



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Q12. Which, if any, applies to you...

	All uninsured (n=1,053)	<u>18-34</u> (n=255)	35-54 (n=483)	<u>55+</u> (n=315)
I have a chronic condition such as diabetes, hypertension, asthma, chronic pain, joint problems, heart disease, and/or blood conditions	32%	17%	35%	49%
I currently am suffering from a severe illness (that is not a chronic condition)	5%	3%	7%	4%
In the past I have suffered from a severe illness, but I am now completely recovered	6%	8%	5%	5%
I am currently recovering from a major accident or injury	4%	5%	4%	2%
I have another type of disability that requires ongoing medical care	10%	8%	11%	12%
None of these	55%	65%	54%	41%



How to Calculate Bayesian Credibility Intervals

The calculation of credibility intervals assumes that Y has a binomial distribution conditioned on the parameter θ \, i.e., Y| θ ^Bin(n, θ), where n is the size of our sample. In this setting, Y counts the number of "yes", or "1", observed in the sample, so that the sample mean (\overline{y}) is a natural estimate of the true population proportion θ . This model is often called the likelihood function, and it is a standard concept in both the Bayesian and the Classical framework. The Bayesian ¹ statistics combines both the prior distribution and the likelihood function to create a posterior distribution. The posterior distribution represents our opinion about which are the plausible values for θ adjusted after observing the sample data. In reality, the posterior distribution is one's knowledge base updated using the latest survey information. For the prior and likelihood functions specified here, the posterior distribution is also a beta distribution ($\pi(\theta/y)^{\circ}\theta(y+a,n-y+b)$), but with updated hyper-parameters.

Our credibility interval for ϑ is based on this posterior distribution. As mentioned above, these intervals represent our belief about which are the most plausible values for ϑ given our updated knowledge base. There are different ways to calculate these intervals based on . Since we want only one measure of precision for all variables in the survey, analogous to what is done within the Classical framework, we will compute the largest possible credibility interval for any observed sample. The worst case occurs when we assume that a=1 and b=1 and . Using a simple approximation of the posterior by the normal distribution, the 95% credibility interval is given by, approximately:

$$\bar{y} \mp \frac{1}{\sqrt{n}}$$

For this poll, the Bayesian Credibility Interval was adjusted using standard weighting design effect 1+L=1.3 to account for complex weighting²

Examples of credibility intervals for different base sizes are below. Ipsos does not publish data for base sizes (sample sizes) below 100.

Sample size	Credibility intervals
2,000	2.5
1,500	2.9
1,000	3.5
750	4.1
500	5.0
350	6.0
200	7.9
100	11.2

¹ Bayesian Data Analysis, Second Edition, Andrew Gelman, John B. Carlin, Hal S. Stern, Donald B. Rubin, Chapman & Hall/CRC | ISBN: 158488388X | 2003

² Kish, L. (1992). Weighting for unequal Pi . Journal of Official, Statistics, 8, 2, 183200.