

Vermont Health Connect Customer Satisfaction and Experience Evaluation

Spring 2015 Survey of QHP & Medicaid Customers

Final Report

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Background & Objectives

Background

Goal of the VHC Evaluation

- To provide information that will help Vermont to improve the VHC customer service and enrollment experience.

Objectives

- Conduct stakeholder sessions and focus groups to inform the VHC customer survey.
- Develop and conduct a mixed-mode survey of VHC customers who enrolled or renewed during the second open enrollment period (November 2014 – February 2015).

VHC solicited proposals seeking an independent vendor to evaluate the opinions and experiences of VHC customers

- VHC selected the University of Massachusetts Medical School (UMass) to conduct this evaluation. UMass has extensive expertise in research, evaluation & public consulting to support health and human service agencies in over 20 states.
- The Office of Survey Research at UMass has extensive experience in health care surveys.
<http://chpr.umassmed.edu/survey>

Overview of VHC Evaluation

Phase 1 – Development of the Evaluation Plan

- Meetings with stakeholders were held to gain input into developing the evaluation plan. This included representatives from VHC, DVHA, consumer advocates and insurers (September 2014).
- The evaluation plan was finalized with the VHC research team (November 2014).

Phase 2 – Execution of the Evaluation Plan

- **Focus groups:** Two focus groups were held with Medicaid and QHP Enrollees to inform the design of the VHC customer survey and provide preliminary customer experience information to VHC (January 2015).
- **VHC customer survey:** The customer survey was designed (January – March 2015), tested, and then conducted by mail, telephone and online modes (April – June, 2015).

Phase 3 – Analysis of Results

- Results of the focus groups and survey were analyzed. Findings and recommendations are presented to VHC (August 2015).

Focus Groups

Two focus groups were held in January 2015 to inform the design of the survey

- One focus group was conducted with Medicaid Enrollees and the other with QHP Enrollees.
- Participants included 6 Medicaid Enrollees and 10 QHP Enrollees.
- Groups were held in Rutland and Winooski.
- Each group was approximately 1.5 hours in duration.

The focus groups discussed several topics regarding customer experience with VHC

- Application or renewal process
- Information seeking
- Choosing a health plan & Plan literacy
- Help paying for health insurance & Help literacy
- Cost & cost literacy
- Customer priorities

The information gained from the focus groups helped the research team in designing the customer survey and identifying potential areas for further investigation

Survey Methodology

Methodological Overview

- Who?** Medicaid and QHP members were surveyed. Selection criteria included head of household, ages 19 or above, with effectuated enrollment/renewal between 11/15/14 and 2/15/15. Individuals who were in the midst of a change of circumstance were not included in the sample.
- When?** April 16 – June 5, 2015
- How?** The survey was conducted by the Office of Survey Research (OSR) at UMass Medical School using three modes of data collection: mail, online and telephone. The questionnaire was mailed in April to all customers in the sample with a postage-paid business reply envelope. The survey cover letter included a web link giving customers the option to complete the survey online.
- Customers with email addresses on file also received an email invitation to the survey, followed by up to three reminder emails spaced approximately a week apart.
- Those who did not respond by mail or online were contacted by telephone by OSR's professional interviewing staff during May and June.

Sample Composition and Response Rates

From the available population of QHP and Medicaid members, a total of 6,000 members were selected for the survey.

- A sample size of 6,000 members was expected to yield a total of 1,800 completed surveys, assuming a typical survey response rate of 30%; however, we achieved a considerably higher response rate yielding over 2,569 completed surveys in total.
- In order to ensure a readable base size of New Enrollees, the QHP sample was selected using a stratified random sampling procedure to allow a sufficient number of New Enrollees in addition to Renewers.
- Both QHP and Medicaid samples were selected using several geo-demographic variables in the sampling to ensure the correct representation of their corresponding populations. These variables included County, Issuer, Age, Ethnicity, Race, and Gender.

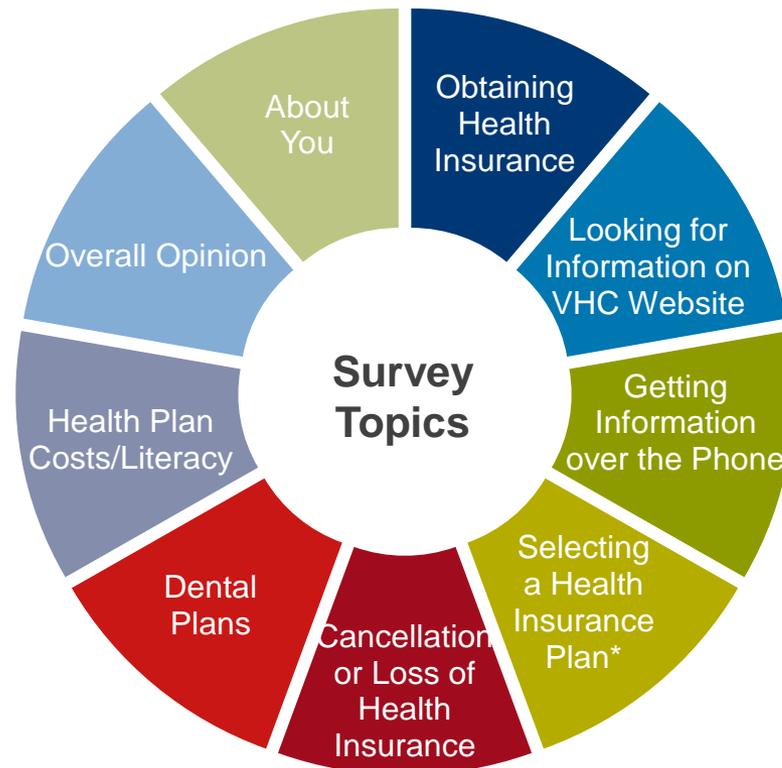
Enrollees	Population	Sample	Respondents	Response Rate
QHP New Enrollees	1,846	1,120	490	44%
QHP Renewers	12,372	2,880	1,410	49%
Medicaid	6,536	2,000	669	34%
Total	20,754	6,000	2,569	43%

The survey respondents were subsequently weighted to produce representative estimates of population parameters. Details on weighting are included in the accompanying technical appendix.

Questionnaire Content

The surveys were tailored to address VHC's specific information needs across a variety of topic areas.

- Some content from the CMS Health Insurance Marketplace survey and QHP Enrollee survey was also included.
- Survey content was designed to allow for longitudinal and comparative analysis to measure customer experience over time.



*Section titled "Applying for, Renewing or Changing Health Insurance" in Medicaid survey

Survey Findings

VHC Customer Characteristics

Customer Characteristics

Compared to QHP Enrollees, Medicaid Enrollees are younger, have a smaller household size, and are somewhat more ethnically diverse.

- Amongst QHP Enrollees, New Enrollees skew younger, have a smaller household size, and are more likely to be male than Renewers.

		Total	Medicaid	QHP	QHP	
		(%)	(%)	(%)	New Enrollees	Renewers
					(%)	(%)
Age	19 to 34 years	29	52	19	33	17
	35 to 49 years	25	25	25	24	25
	50-59	27	17	32	23	34
	60 or older	19	6	24	20	25
Gender	Male	47	48	47	55	45
Race/ Ethnicity	White (non-Hispanic)	92	88	93	93	94
Household Size	1	50	61	46	54	44
	2	30	20	35	32	35
	3 or more	20	20	20	15	21

Age and Gender from VHC member data
Q43/44 Ethnicity/Race

Significantly higher than comparison group at 95% confidence level

Base: Total Respondents – Total (n=2,397); Medicaid (n=626); QHP Total (n=1,771); New Enrollees (n=455); Renewers (n=1,316)

Q48 Including yourself, how many individuals are in your household? Please only count those individuals who you include in your tax return, either as tax filers or as tax dependents.

Base: Total Respondents – Total (n=2,406); Medicaid (n=626); QHP Total (n=1,780); New Enrollees (n=455); Renewers (n=1,325)

Customer Characteristics *(continued)*

Consistent with their younger age, Medicaid Enrollees show lower levels of education, income, and employment compared to QHP Enrollees.

- QHP New Enrollees show lower levels of income and employment compared to Renewers.

		Total (%)	Medicaid (%)	QHP (%)	QHP	
					New Enrollees (%)	Renewers (%)
Education	Some college or higher	73	63	77	75	77
Income	Under \$25K	39	74	23	29	22
	\$25K to <\$50K	31	20	37	40	36
	\$50K or more	29	7	40	32	41
Employment	Employed (self, full/part-time)	75	61	82	78	82
	Unemployed	7	16	3	4	3
	Other (student, homemaker, retired, etc.)	18	22	15	18	15

Significantly higher than comparison group at 95% confidence level

Q46 What is the highest grade or level of school that you have completed? (Select one response only)

Q47 What best describes your employment status? (Select one response only)

Q49 What was your total household income before taxes during the past 12 months? (Select one response only)

Base: Total Respondents – Total (n=2,421); Medicaid (n=628); QHP Total (n=1,793); New Enrollees (n=461); Renewers (n=1,332)

Total Respondents – Total (n=2,261); Medicaid (n=604); QHP Total (n=1,657); New Enrollees (n=423); Renewers (n=1,234)

Total Respondents – Total (n=2,400); Medicaid (n=627); QHP Total (n=1,773); New Enrollees (n=455); Renewers (n=1,318)

Customer Characteristics *(continued)*

BCBS has a considerably larger share than MVP; Silver and Bronze are the most popular plans; 65% of QHP Enrollees receive APTC and 40% receive CSRs.

- Compared to Renewers, New Enrollees are more likely to select a Bronze plan and less likely to select a Platinum plan.
- The incidence of a Catastrophic plan, albeit low, is higher among New Enrollees than Renewers.

		QHP (%)	QHP	
			New Enrollees (%)	Renewers (%)
Issuer	BCBS of Vermont	89	88	89
	MVP Health Plan, Inc.	11	12	11
Plan Tier	Silver	56	57	56
	Bronze	20	26	19
	Platinum	12	7	13
	Gold	11	8	11
	Catastrophic	1	2	1
APTC Accepted		65	69	65
CSR Accepted		40	41	40

 Significantly higher than comparison group at 95% confidence level

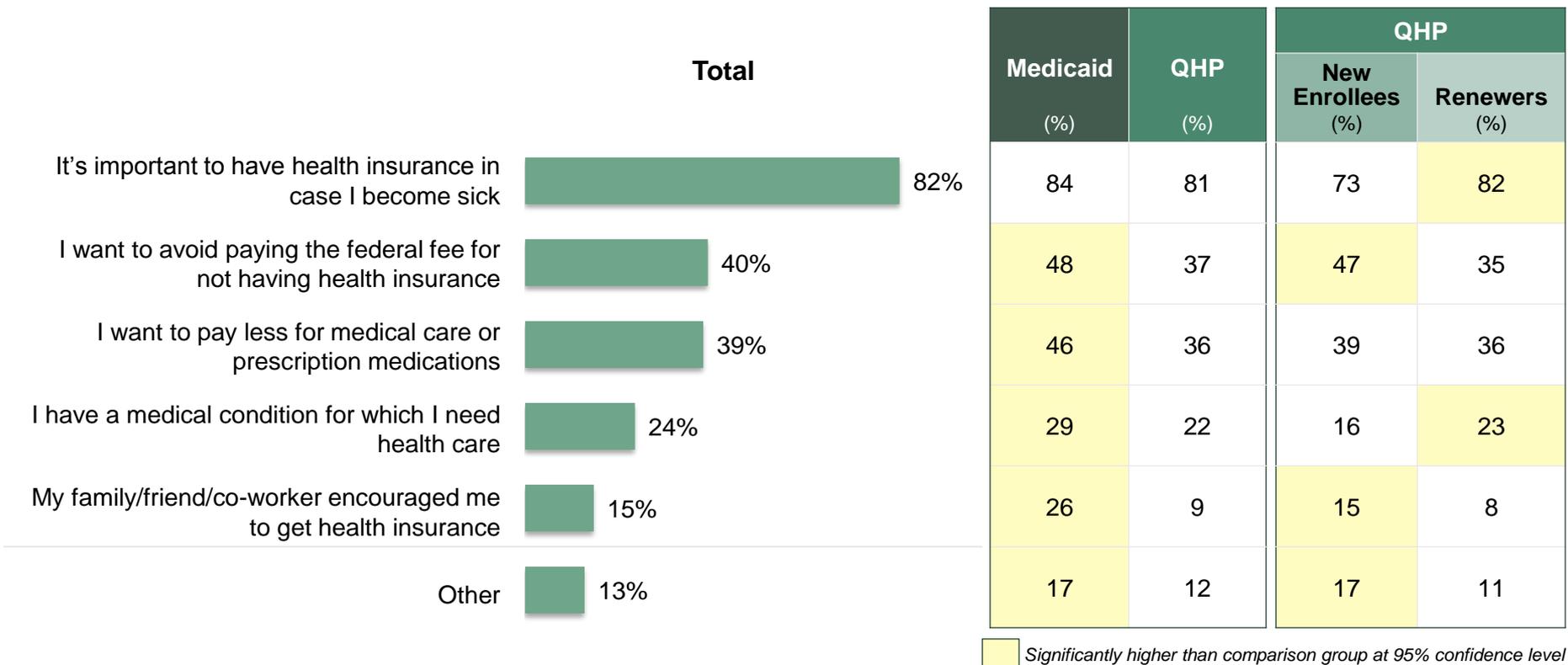
Obtaining Health Insurance

Reasons for Obtaining/Renewing Health Insurance

The key motivation for obtaining or renewing health insurance was the importance of being insured in case of illness.

- Avoiding the federal fee for not having insurance was a strong motivator for QHP New Enrollees.

Reasons for Obtaining/Renewing Health Insurance



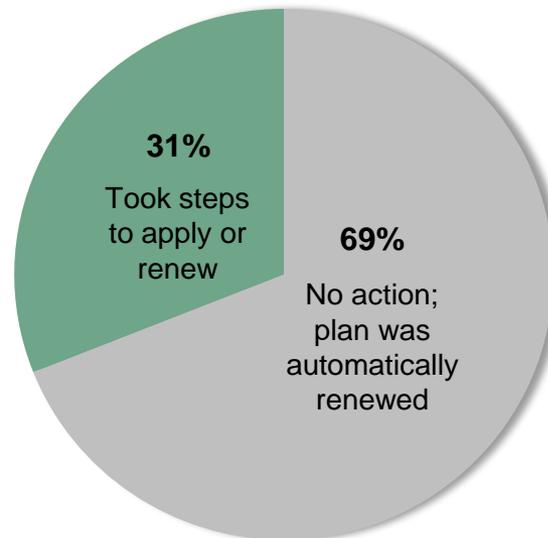
Q1 Please select the reasons why you decided to get or keep health insurance for 2015. (Select all that apply)

Base: Total Respondents – Total (n=2,569); Medicaid (n=669); QHP Total (n=1,900); New Enrollees (n=490); Renewers (n=1,410)

Engagement with VHC

Over 30% of QHP Renewers were actively engaged in renewing their health plan as opposed to taking no action and renewing automatically.

Took Action to Apply For or Renew a Health Plan (QHP Renewers) – Among Prior VHC Customers –



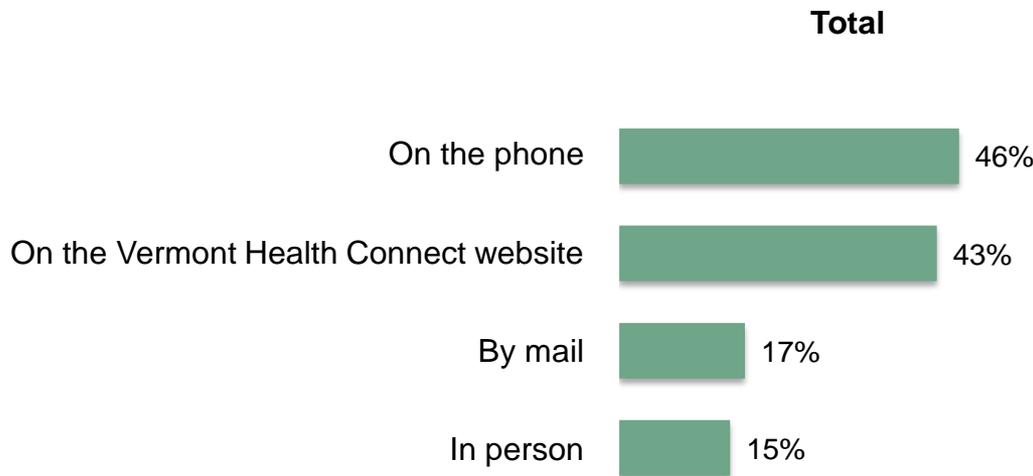
Q4 Between November 2014 and February 2015, which of the following best describes what you did through Vermont Health Connect? (Select one response)
Base: Had health insurance before November 2014 through Vermont Health Connect: QHP Renewers (n=1,078)

Methods of Obtaining Health Insurance

Most customers obtained health insurance during the second open enrollment via the phone and website.

- QHP New Enrollees were more likely to use the website than QHP Renewers.

Methods of Obtaining Health Insurance



Medicaid (%)	QHP (%)	QHP	
		New Enrollees (%)	Renewers (%)
38%	54%	44%	57%
45%	40%	60%	34%
17%	17%	5%	21%
20%	11%	16%	10%

 Significantly higher than comparison group at 95% confidence level

Q5 How did you apply for, renew or change your health insurance plan? (Select all that apply)

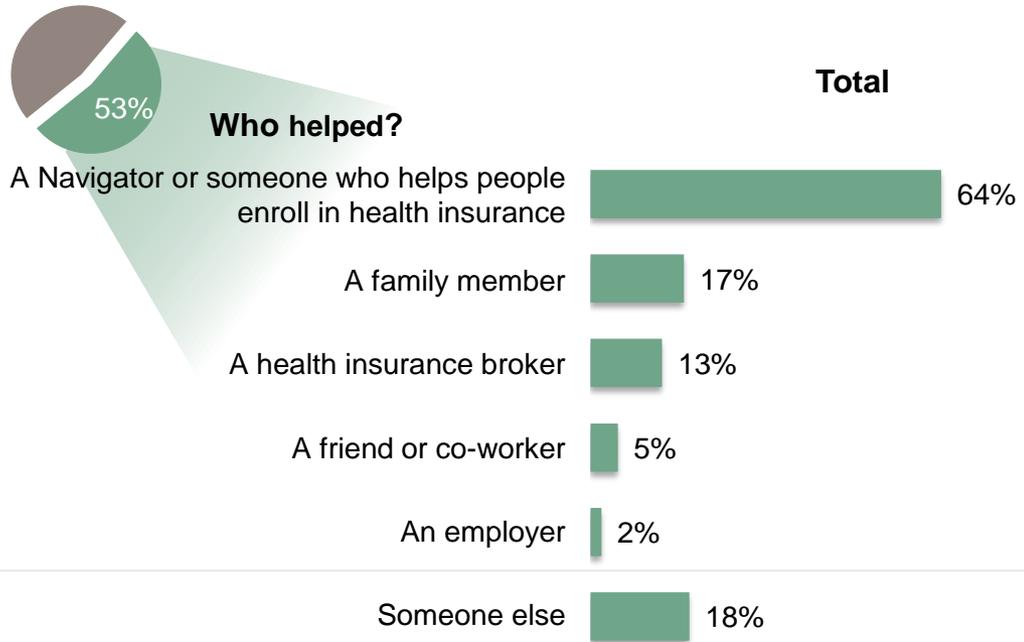
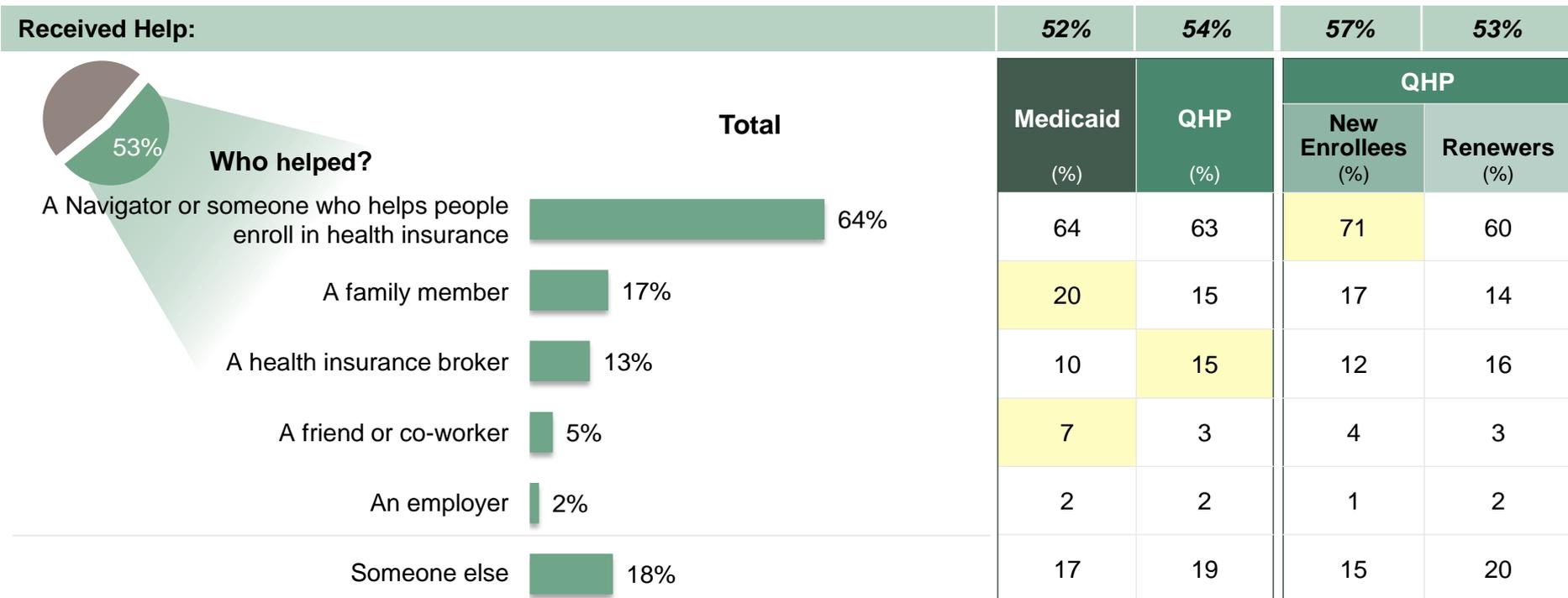
Base: [QHP: Did not have HI / Did not have HI through VHC / Applied for or renewed HI plan] [Medicaid: Total respondents] – Total (n=1,757); Medicaid (n=669); QHP Total (n=1,088); New Enrollees (n=482); Renewers (n=606)

Sources of Help When Seeking Health Insurance

Roughly half of VHC customers (53%) received help when seeking health insurance, mostly from a Navigator or some other assister who helps people enroll in health insurance.

- Use of Navigators or other assisters was high even among QHP Renewers.

Sources of Help in Seeking Health Insurance



 Significantly higher than comparison group at 95% confidence level

Q6 Did anyone help you when you applied for, renewed or changed your health insurance plan?

Q7 Who helped you in applying for, renewing or changing your health insurance plan? (Select all that apply)

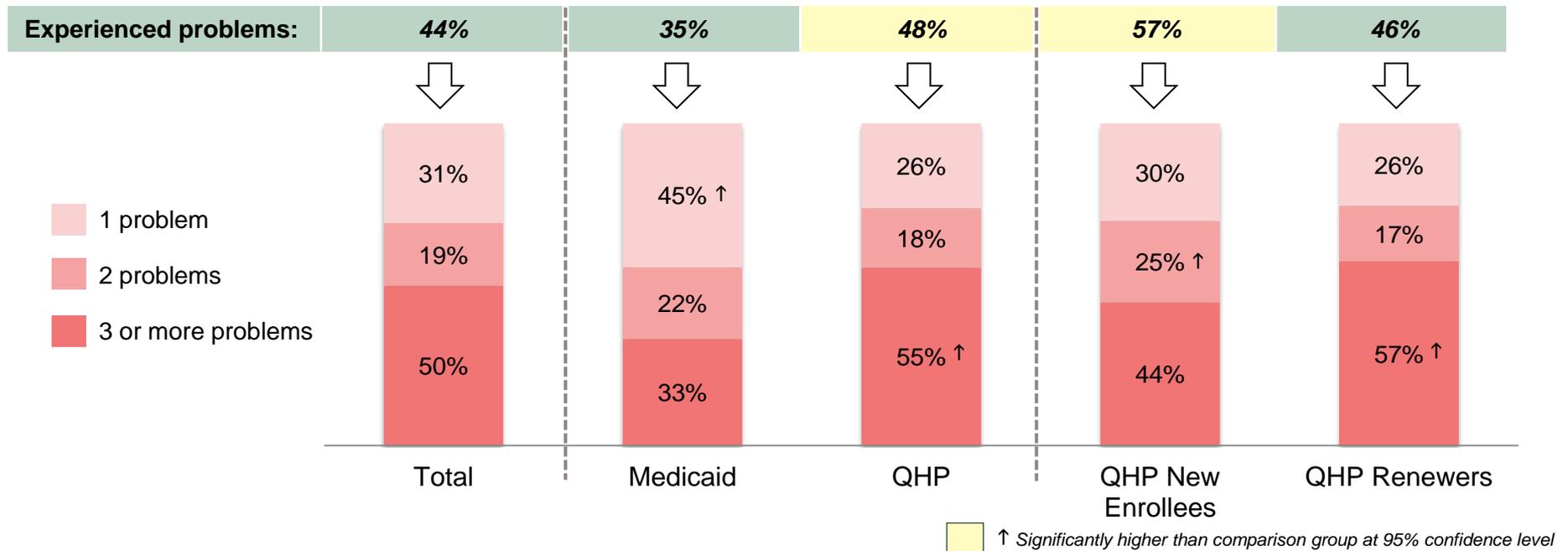
Base: Did not have HI / Did not have HI through VHC / Applied for or renewed HI plan – Total (n=1,757); Medicaid (n=669); QHP Total (n=1,088); New Enrollees (n=482); Renewers (n=606)
Received assistance – Total (n=953); Medicaid (n=357); QHP Total (n=596); New Enrollees (n=279); Renewers (n=317)

Problems in Obtaining Health Insurance

A substantial proportion of customers (44%) encountered problems when obtaining insurance, and half of them encountered multiple issues (3 or more problems).

- QHP New Enrollees were more likely than Renewers to experience problems (57% vs. 46%).
- QHP Renewers were more likely than New Enrollees to encounter multiple issues (57% vs. 44%).

Experienced Problems in Obtaining Health Insurance



Q8 When you applied for, changed, or renewed your health insurance, did you experience any problems?

Q9 Which of the following problems did you experience when you applied for, renewed or changed your health plan?

Base: Total Respondents – Total (n=2,569); Medicaid (n=669); QHP Total (n=1,900); New Enrollees (n=490); Renewers (n=1,410)

Problems in Obtaining Health Insurance (Cont.)



The most prevalent problems reported by customers were delays in application processing and billing issues.

- Compared to New Enrollees, QHP Renewers who experienced problems were more likely to have encountered a variety of problems, particularly billing issues.

Top-5 Types of Problems Experienced in Obtaining Health Insurance – Among Customers who Experienced Problem(s) –

Total	Medicaid	QHP	QHP	
			New Enrollees	Renewers
Delays in processing my application 48%	Delays in processing my application 51%	Problems with my billing* 56%	Delays in processing my application 46%	Problems with my billing* 58% ↑
Problems with my billing* 41%	Application/renewal/change not processed correctly 29%	Delays in processing my application 48%	Problems with my billing* 41%	Delays in processing my application 48%
Couldn't get answers to my questions 34%	Couldn't find information I needed 25%	Couldn't get answers to my questions 38% ↑	Application/renewal/change not processed correctly 32%	Couldn't get answers to my questions 39% ↑
Application/renewal/change not processed correctly 33%	Couldn't get answers to my questions 24%	Problems with my monthly premium* 36%	Couldn't get answers to my questions 30%	Problems with my monthly premium* 38% ↑
Problems with my monthly premium* 27%	Received information I believe was incorrect 21%	Application/renewal/change not processed correctly 34%	Problems with my monthly premium* 26%	Application/renewal/change not processed correctly 35%

* Not asked of Medicaid customers

↑ Significantly higher than comparison group at 95% confidence level

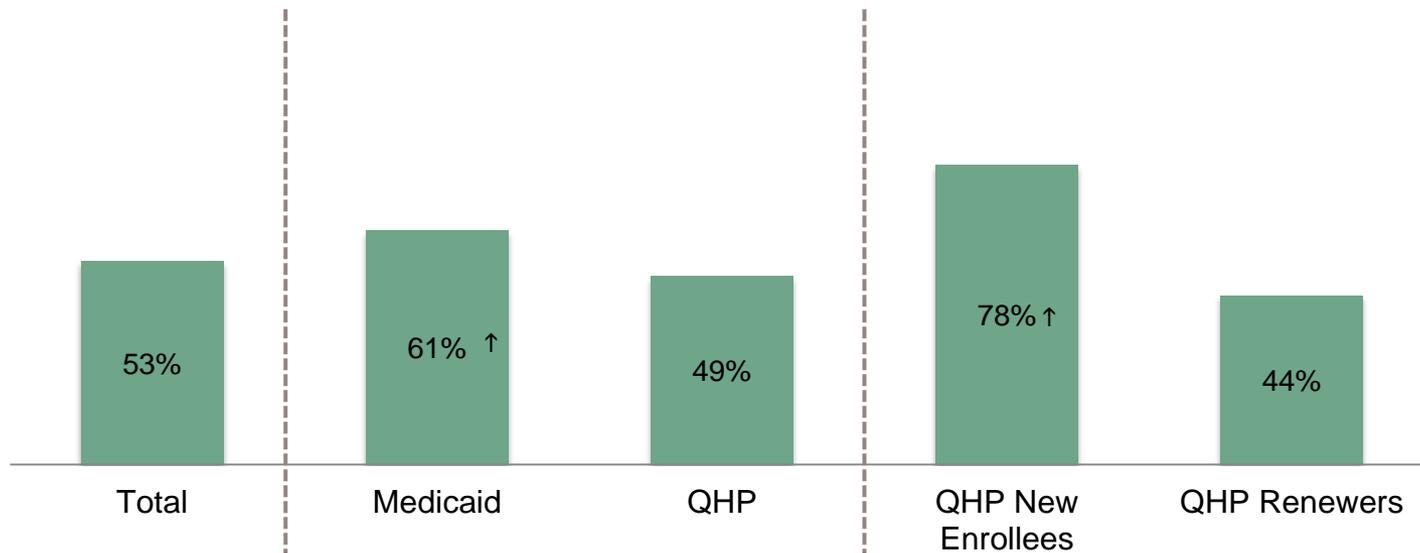
Customer Perceptions of the VHC Website

Incidence of Visiting VHC Website

Just over half of VHC customers visited the VHC website during the 2nd open enrollment.

- Medicaid Enrollees and QHP New Enrollees were more likely to visit the website than QHP Renewers.

Visited VHC Website



↑ Significantly higher than comparison group at 95% confidence level

Q10 Between November 2014 and February 2015, did you visit the Vermont Health Connect website?

Base: Total Respondents – Total (n=2,569); Medicaid (n=669); QHP Total (n=1,900); New Enrollees (n=490); Renewers (n=1,410)

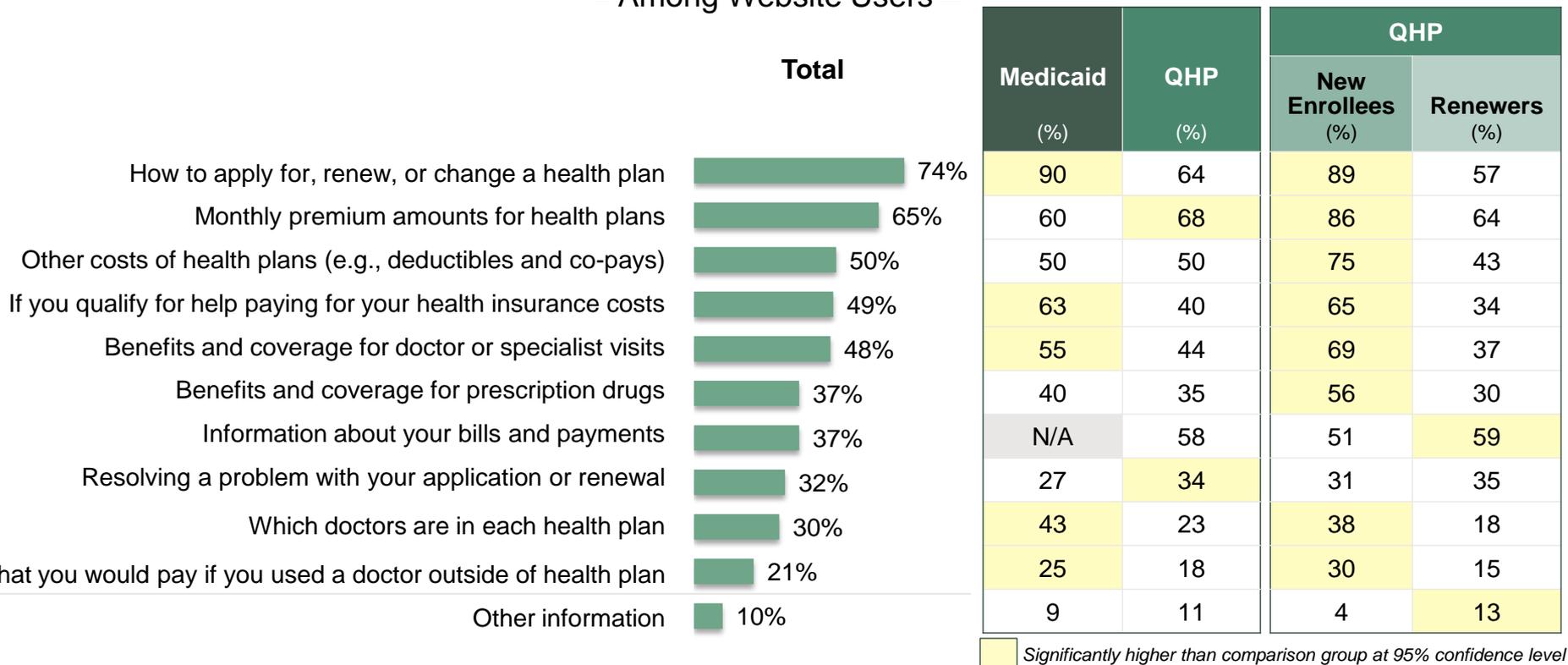
Types of Information Sought

Customers used the VHC website for a wide variety of reasons, the most predominant of which were to learn how to apply/renew/change a health plan and to seek cost-related information.

- There were some notable and expected differences between the key subgroups, such as QHP New Enrollees sought more information than QHP Renewers.

Information Sought on the VHC Website

– Among Website Users –



Q11a Which of the following types of information were you looking for when you visited the website? (Select all that apply)

Base: Visited VHC website – Total (n=1,401); Medicaid (n=403); QHP Total (n=998); New Enrollees (n=374); Renewers (n=624)

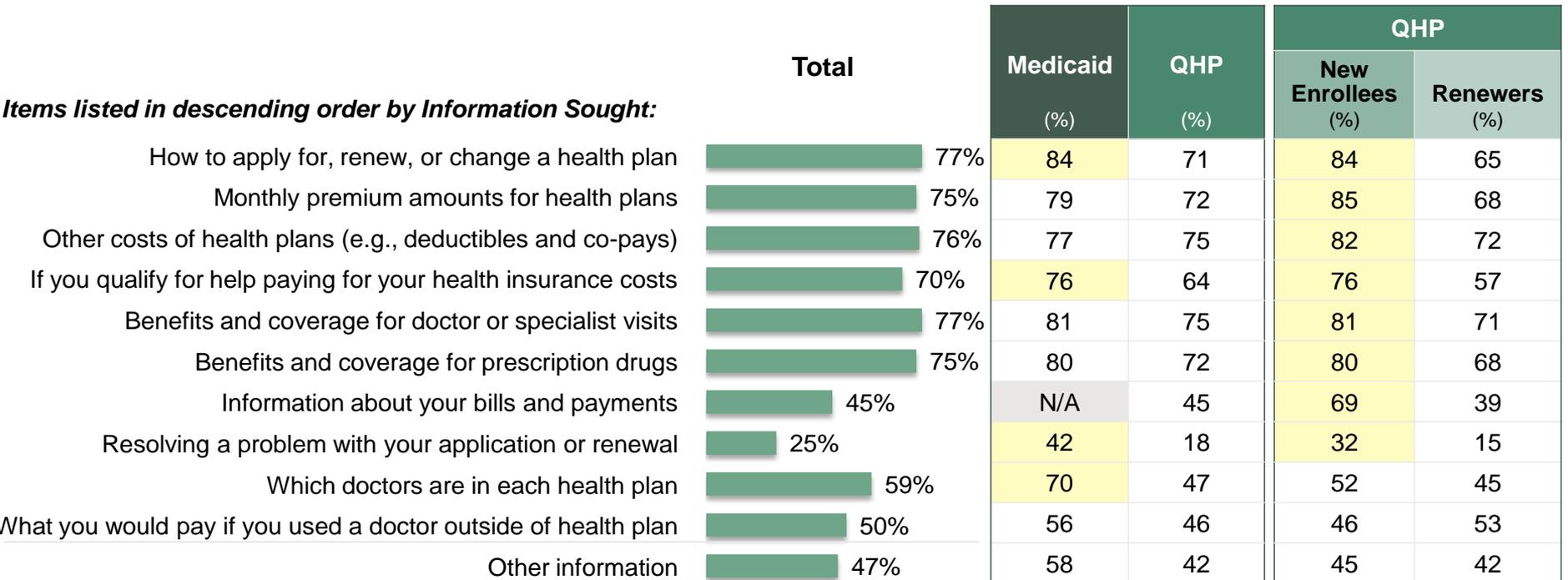
Types of Information Obtained

For the types of information that were most sought on the website, roughly 70 to 77% of information seekers obtained the information they were looking for.

- However, the website appears to have been less helpful as a resource for resolving problems or obtaining information about bills and payments.

Information Obtained from the VHC Website

– Among Information Seekers* –



 Significantly higher than comparison group at 95% confidence level

* Those who sought specific types of information on the VHC website.

Q11b Were you able to get the information you were looking for on the Vermont Health Connect website? (Select a response for each row)

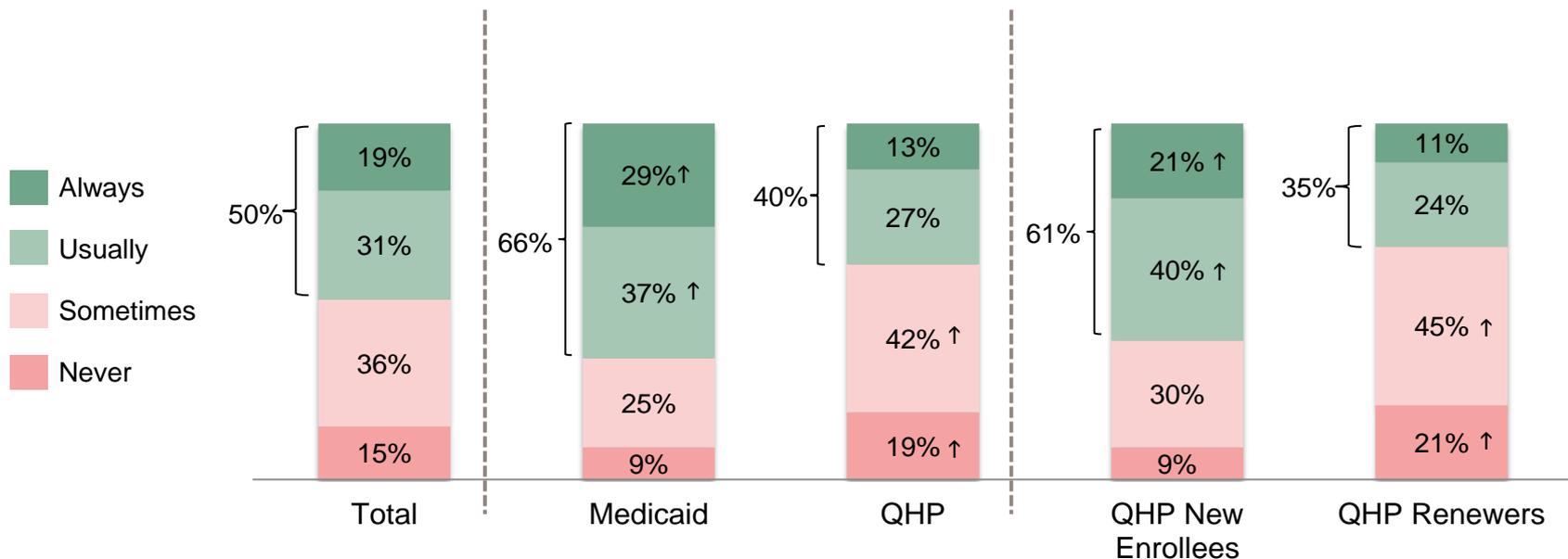
Base: Variably based on "Sought information on VHC website"

Perceived Performance

Half of VHC customers who used the website reported that they always or usually obtained the information they were looking for.

- Medicaid Enrollees and QHP New Enrollees were more likely to find the information they needed than QHP Renewers.

Overall Frequency of Obtaining Needed Information from the VHC Website – Among Website Users –



↑ Significantly higher than comparison group at 95% confidence level

Q12 How often did you get the information you needed from the Vermont Health Connect website?

Base: Visited VHC Website (total answering) – Total (n=1,371); Medicaid (n=394); QHP Total (n=977); New Enrollees (n=369); Renewers (n=608)

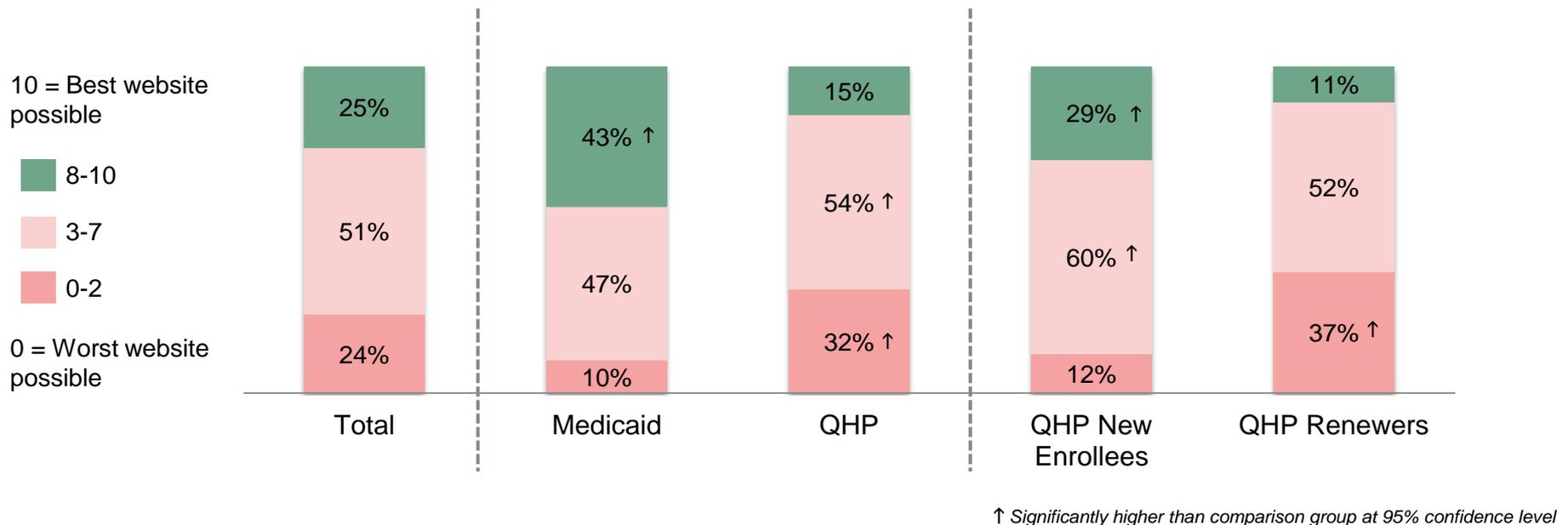
Overall Rating

While a quarter of VHC customers rated the website highly (rating of 8-10), nearly the same proportion rated the website poorly (rating of 0-2).

- Medicaid Enrollees and QHP New Enrollees rated the website more positively than QHP Renewers.

Overall Rating of the VHC Website

– Among Website Users –



Q13 We want to know your rating of how well the Vermont Health Connect website provides the information you need. Using any number from 0 to 10, where 0 is the worst website possible and 10 is the best website possible, what number would you use to rate the Vermont Health Connect website?

Base: Visited VHC website (total answering) – Total (n=1,368); Medicaid (n=391); QHP Total (n=977); New Enrollees (n=366); Renewers (n=611)

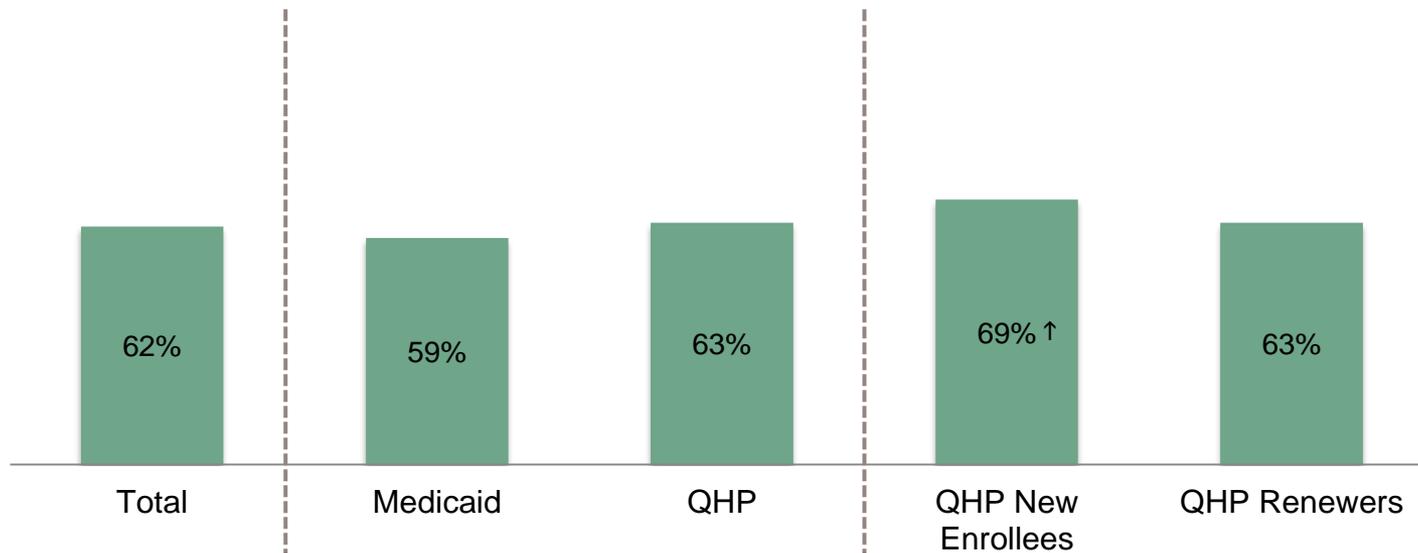
Customer Perceptions of the VHC Customer Support Center

Incidence of Calling VHC Customer Support Center

Sixty two percent of VHC customers called the customer support center during the 2nd open enrollment.

- QHP New Enrollees were more likely to call the support center than QHP Renewers.

Called VHC Customer Support Center



↑ Significantly higher than comparison group at 95% confidence level

Q14 Between November 2014 and February 2015, did you call the Vermont Health Connect Customer Support Center?
 Base: Total Respondents – Total (n=2,569); Medicaid (n=669); QHP Total (n=1,900); New Enrollees (n=490); Renewers (n=1,410)

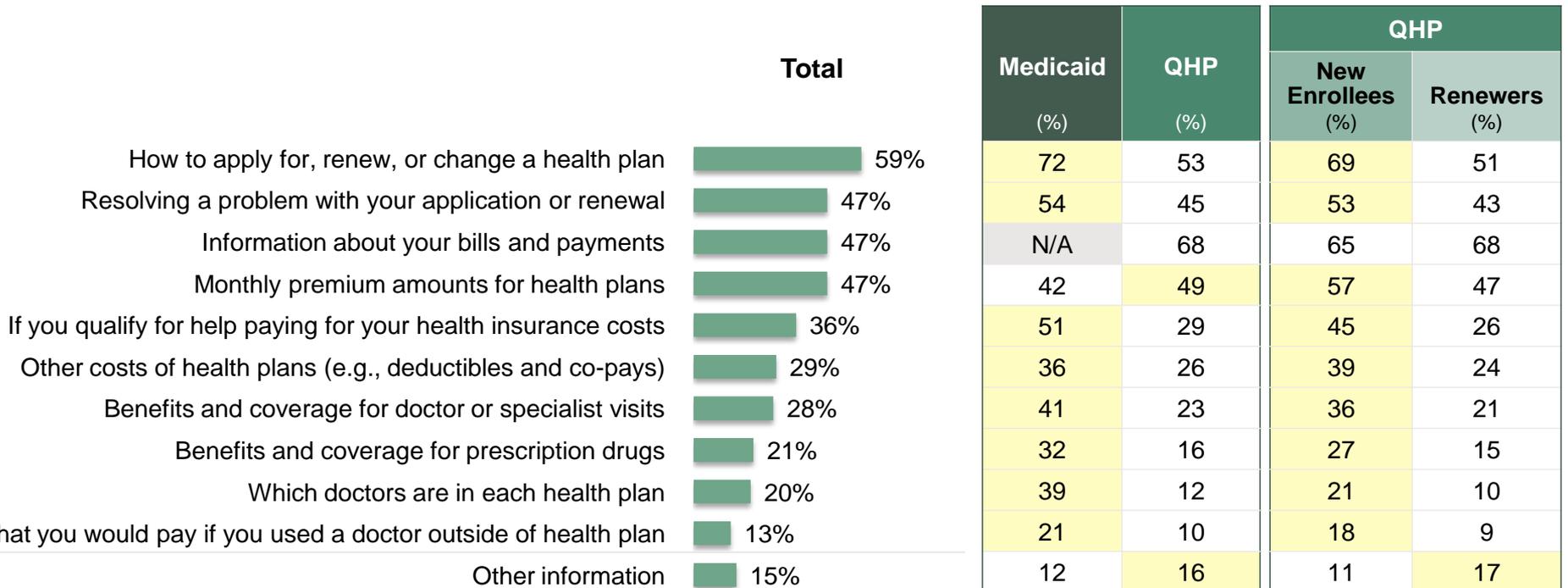
Types of Information Sought

Customers called the support center for a wide variety of reasons, the most predominant of which were to learn how to apply/renew/change a health plan, to resolve a problem, and for issues related to their bills, payments, and premium amounts.

- Medicaid Enrollees and QHP New Enrollees sought more information than QHP Renewers.

Information Sought from the VHC Customer Support Center

– Among Callers of the Customer Support Center –



 Significantly higher than comparison group at 95% confidence level

Q15a Which of the following types of information were you looking for when you called the Vermont Health Connect Customer Support Center? (Select all that apply)

Base: Called VHC Customer Support Center – Total (n=1,626); Medicaid (n=408); QHP Total (n=1,218); New Enrollees (n=342) Renewers (n=876)

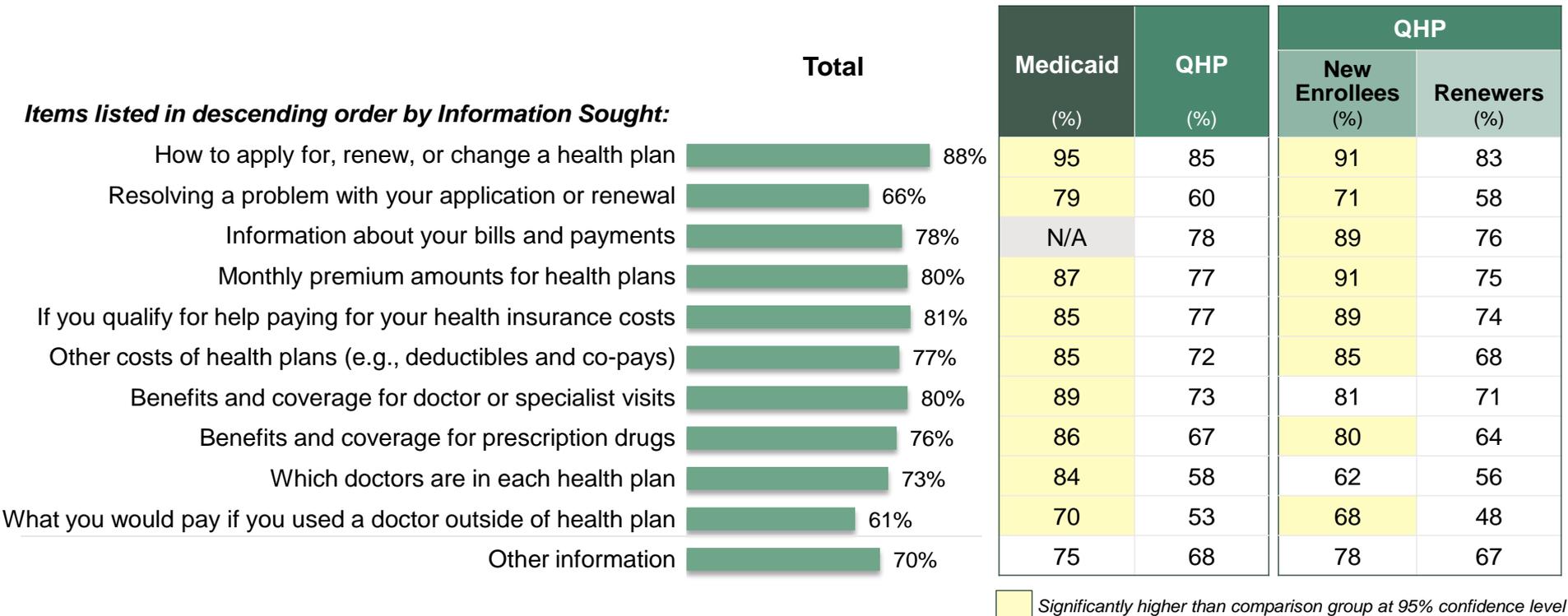
Types of Information Obtained

The majority of customers were able to obtain the information they needed, with slightly lower rates of resolution for problems with application and finding information about out-of-network costs.

- Medicaid Enrollees and New Enrollees generally reported higher rates of obtaining the information they sought when compared to QHP Renewers.

Information Obtained from the VHC Customer Support Center

– Among Information Seekers* –



* Those who sought specific types of information from the VHC Customer Support Center.

Q15b Were you able to get the information you were looking for when you called the Vermont Health Connect Customer Support Center? (Select a response for each row)

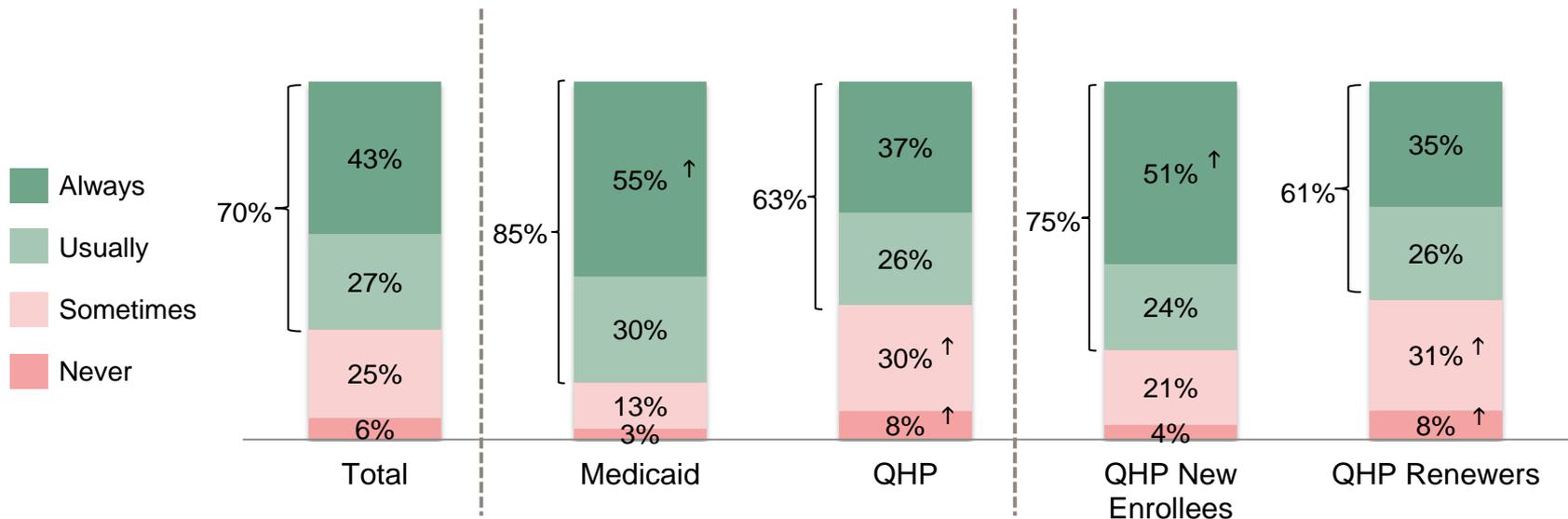
Base: Variably based on "Sought information from VHC Customer Support Center"

Perceived Performance of VHC Customer Support Center

Seventy percent of VHC customers who called the support center reported that they always or usually obtained the information they were looking for.

- Medicaid Enrollees and QHP New Enrollees were more likely to find the information they needed than QHP Renewers.

Overall Frequency of Obtaining Needed Information from Support Center – Among Callers of the Customer Support Center –



↑ Significantly higher than comparison group at 95% confidence level

Q16 When you called the Customer Support Center, how often did you get the information or help you needed?

Base: Called VHC Customer Support Center (total answering) – Total (n=1,600); Medicaid (n=402); QHP Total (n=1,198); New Enrollees (n=339); Renewers (n=859)

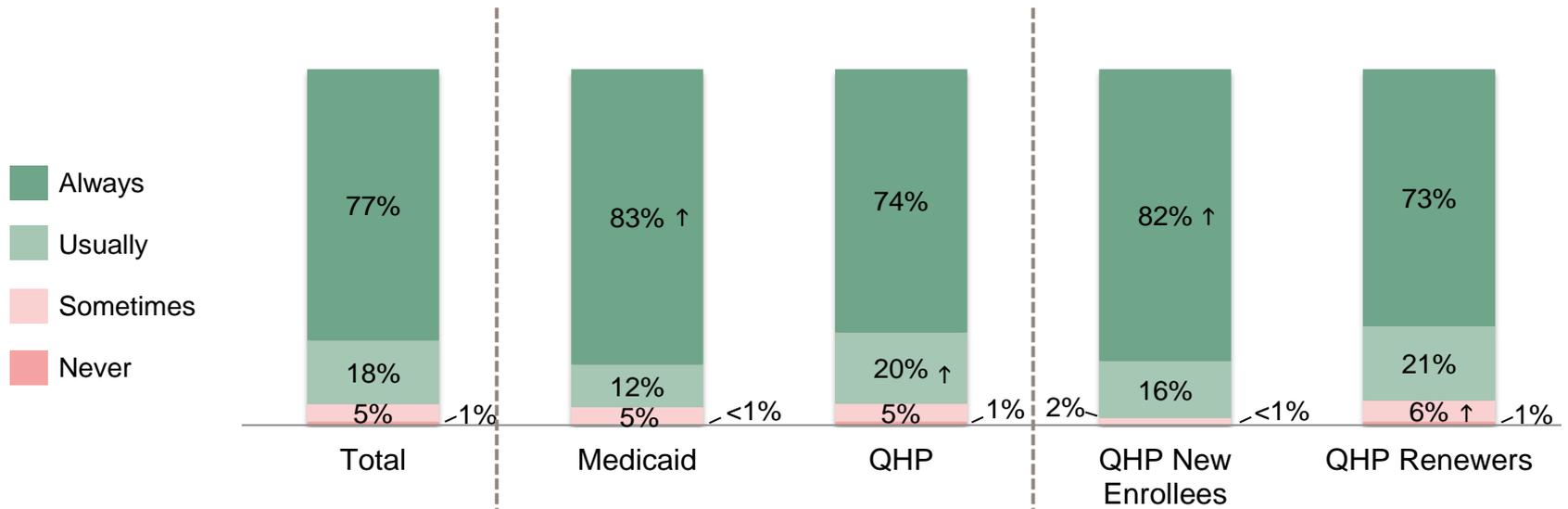
Professionalism of VHC Customer Support Staff

The support center staff was rated positively on displaying professionalism in their interaction with customers, with over three-in-four customers selecting the highest rating.

- Medicaid Enrollees and QHP New Enrollees rated the staff more favorably than QHP Renewers.

Treating Customers with Courtesy and Respect

– Among Callers of the Customer Support Center –



↑ Significantly higher than comparison group at 95% confidence level

Q17 How often did the Customer Support Center staff treat you with courtesy and respect when you called?

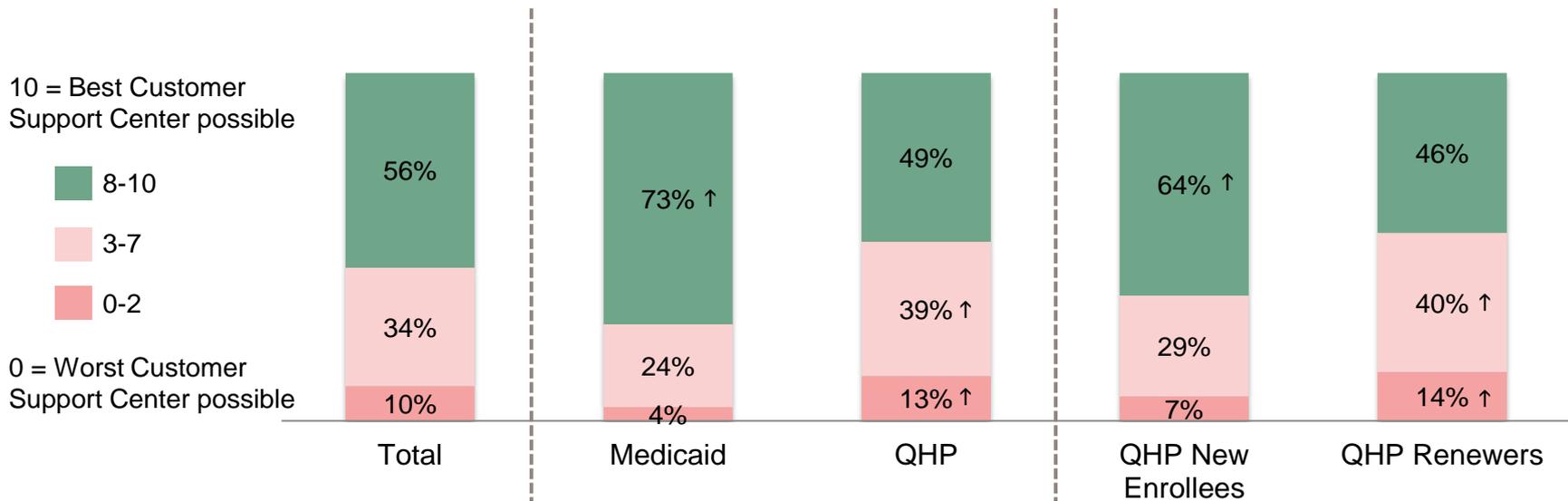
Base: Called VHC Customer Support Center (total answering) – Total (n=1,603); Medicaid (n=404); QHP Total (n=1,199); New Enrollees (n=340); Renewers (n=859)

Overall Rating

Over half of VHC customers (56%) who called the customer support center rated the center highly (rating of 8-10), while 10% rated the center poorly (rating of 0-2).

- Medicaid Enrollees and QHP New Enrollees rated the support center more positively than QHP Renewers.

Overall Rating of the VHC Customer Support Center – Among Callers of the Customer Support Center –



↑ Significantly higher than comparison group at 95% confidence level

Q18 We want to know your rating of the Customer Support Center. Using any number from 0 to 10, where 0 is the worst Customer Support Center possible and 10 is the best Customer Support Center possible, what number would you use to rate the Vermont Health Connect Customer Support Center?

Base: Called VHC Customer Support Center (total answering) – Total (n=1600); Medicaid (n=403); QHP Total (n=1197); New Enrollees (n=339); Renewers (n=858)

Comparison of VHC Website vs. Customer Support Center

The customer support center appears to fare better than the VHC website, in terms of usage, providing the information sought, and perceptual ratings of usefulness and overall performance.

- For problems related to application/renewal or for information about bills/payments, customers were more likely to call the support center than visit the website.

VHC Website vs. Customer Support Center

– Among Total Users of Website/Support Center –

	Website	Customer Support Center
Incidence of usage	53%	62%
Top-5 types of information (Sought / Obtained)	• How to apply/renew/change health plan: 74% / 77%	• How to apply/renew/change health plan: 59% / 88%
	• Monthly premium amounts for health plans: 65% / 75%	• Resolving a problem with application/renewal: 47% / 66%
	• Other costs of health plans (e.g., deductibles and co-pays): 50% / 76%	• Information about bills and payments: 47% / 78%
	• If qualify for help paying for health insurance costs: 49% / 70%	• Monthly premium amounts for health plans: 47% / 80%
	• Benefits and coverage for doctor or specialist visits: 48% / 75%	• If qualify for help paying for health insurance costs: 36% / 81%
Obtained needed information (Always or usually)	50%	70%
Overall rating (8-10)	25%	56%

Plan Selection

Resources Consulted in Plan Selection

Next to the VHC website and customer support center, the top resources that customers consulted for plan selection were family/friends/co-workers, a Navigator, and the issuer website.

- As can be expected, a state office such as Vermont Medicaid or Green Mountain Care, was amongst the top-5 resources for Medicaid Enrollees instead of an issuer website.

Top-5 Resources Consulted when Selecting, Renewing or Changing a Plan

Total	Medicaid	QHP	QHP	
			New Enrollees	Renewers
VHC website 40%	VHC website 41%	VHC website 39%	VHC website 59% ↑	VHC website 36%
VHC Support Center 33%	VHC Support Center 39% ↑	VHC Support Center 30%	VHC Support Center 35% ↑	VHC Support Center 29%
Family/friend/co-worker 23%	Family/friend/co-worker 34% ↑	Navigator 21%	Navigator 33% ↑	BCBS or MVP Website 20%
Navigator 23%	Navigator 28% ↑	BCBS or MVP Website 20% ↑	Family/friend/co-worker 31% ↑	Navigator 19%
BCBS or MVP Website 15%	VT Medicaid/state office 21% ↑	Family/friend/co-worker 18%	BCBS or MVP Website 20%	Family/friend/co-worker 16%

↑ Significantly higher than comparison group at 95% confidence level

Q19 Which of the following did you consult when you selected your health insurance plan? (Select all that apply)

Base: Total Respondents – Total (n=2,569); Medicaid (n=669); QHP Total (n=1,900); New Enrollees (n=490); Renewers (n=1,410)

Factors Influencing Plan Selection

The monthly premium was the predominant consideration for QHP Enrollees in plan selection, followed by other cost-related factors and covered benefits and services.

- QHP New Enrollees were more conscious than Renewers of all these factors in their plan selection.
- Carrier preference or staying in a previous plan were not among key drivers of plan selection.

Top-5 Factors Influencing Plan Selection

QHP Total	New Enrollees	Renewers
Monthly cost of plan 83%	Monthly cost of plan 92% ↑	Monthly cost of plan 82%
Overall deductible amount 70%	Overall deductible amount 78% ↑	Overall deductible amount 69%
Annual maximum out-of-pocket 61%	Covered benefits/services 68% ↑	Annual maximum out-of-pocket 60%
Covered benefits/services 60%	Annual maximum out-of-pocket 66% (tie) ↑	Covered benefits/services 58%
Co-pays/co-insurance 56%	Co-pays/co-insurance 66% (tie) ↑	Co-pays/co-insurance 54%

↑ Significantly higher than comparison group at 95% confidence level

Q20 Which of the following items did you consider when selecting your health insurance plan? (Select all that apply)

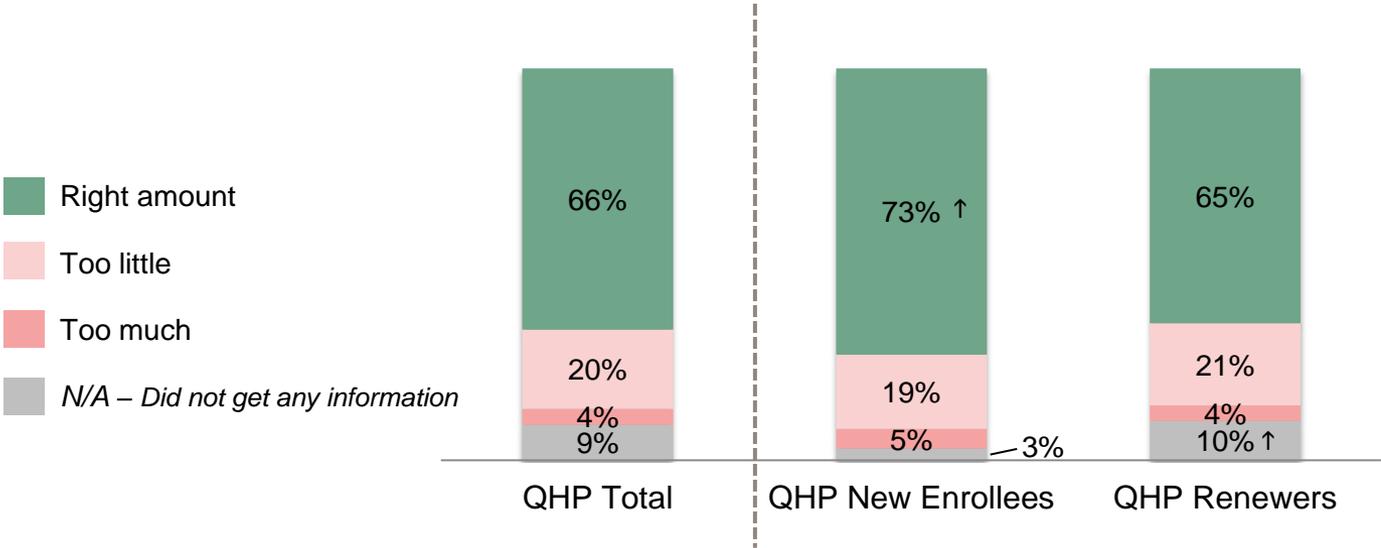
Base: Total QHP Respondents: QHP Total (n=1900); New Enrollees (n=460); Renewers (n=1410)

Customer Perceptions of Plan Information Provided by VHC

Two-in-three QHP Enrollees were satisfied with the amount of information provided by VHC about the available plans; however, 1-in-5 considered it too little.

- QHP New Enrollees were more satisfied with the amount of information than Renewers (73% vs. 65%).
- Ten percent of Renewers reported not receiving any plan information from VHC.

Rating the Amount of Plan Information Provided by VHC



↑ Significantly higher than comparison group at 95% confidence level

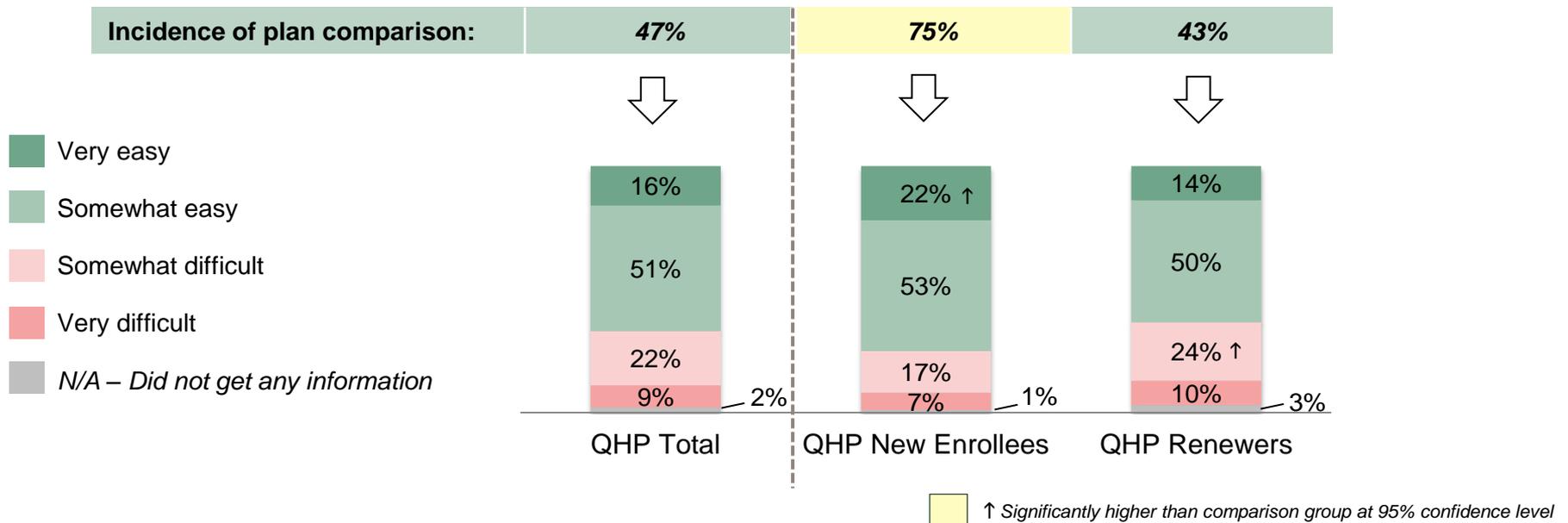
Q21 How would you rate the amount of information that you were provided about the plan(s) that were available to you through Vermont Health Connect? (Select one response only)
 Base: Total QHP Respondents (total answering): QHP Total (n=1,796); New Enrollees (n=467); Renewers (n=1,329)

Ease of Comparing Plans

Just under half of QHP Enrollees (43%) compared plans during open enrollment, and most of them (67%) found the comparison somewhat easy or very easy to make based on the information provided by VHC.

- Compared to Renewers, New Enrollees were more likely to compare plans and to rate the plan comparison as very easy.

Ease of Comparing Different Plans Using Information from VHC



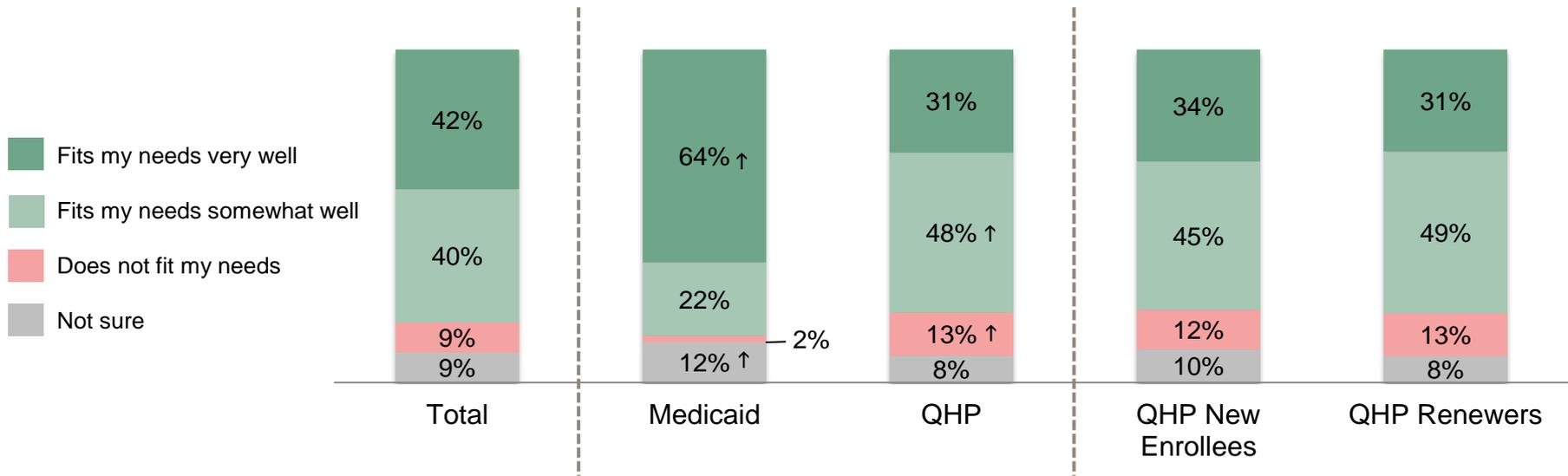
Q22 During the open enrollment period that began in November 2014, did you compare two or more plans?
 Q23 How easy was it to compare different health insurance plans using the information provided by Vermont Health Connect?
 Base: Total QHP Respondents: QHP Total (n=1,900); New Enrollees (n=490); Renewers (n=1,410)
 Compared plans (total answering): QHP Total (n=964); New Enrollees (n=368); Renewers (n=596)

Plan Perception

Forty-two percent of VHC customers rated their plan positively as fitting their needs *very well*, while nearly an equal proportion rated it as fitting their needs *somewhat well*.

- Medicaid Enrollees were more satisfied with their plan than QHP Enrollees.

Overall Plan Perception



↑ Significantly higher than comparison group at 95% confidence level

Q26 How well does your health insurance plan fit your needs?

Base: Total Respondents (total answering) – Total (n=2428); Medicaid (n=634); QHP Total (n=1794); New Enrollees (n=465); Renewers (n=1329)

Changing Plans through VHC

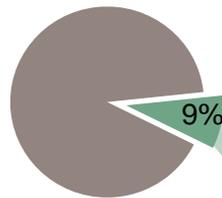
Nine percent of QHP Renewers changed from one plan to another during the second open enrollment, primarily to reduce costs but also due to dissatisfaction with benefits or services.

- A variety of additional reasons were also cited by those who changed plans, including change of circumstance and the previous plan being no longer available to them.

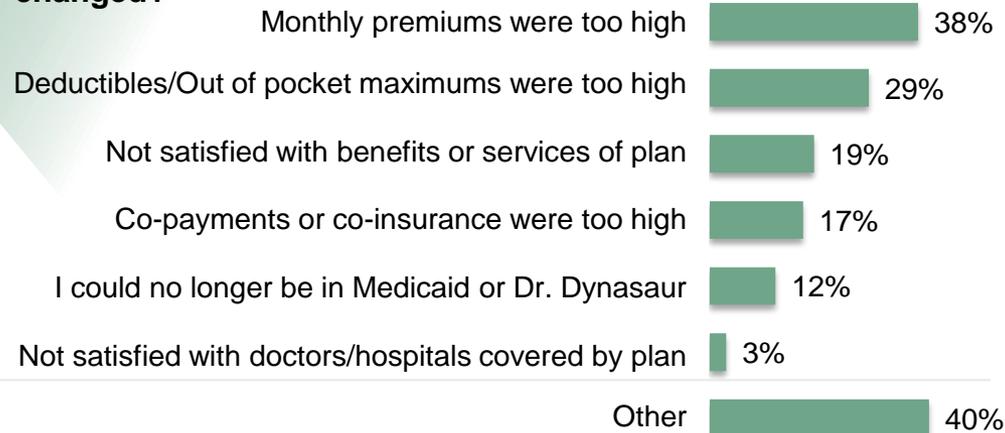
Reasons for Changing VHC Plans

— QHP Renewers —

Changed Plans



Why changed?



 Significantly higher than comparison group at 95% confidence level

Q24 Did you change from one Vermont Health Connect plan to a different Vermont Health Connect plan?

Q25 Why did you change plans? (Select all reasons that apply)

Base: Total QHP Respondents – QHP Renewers (n=1410)

Changed plans – QHP Renewers (n=119)

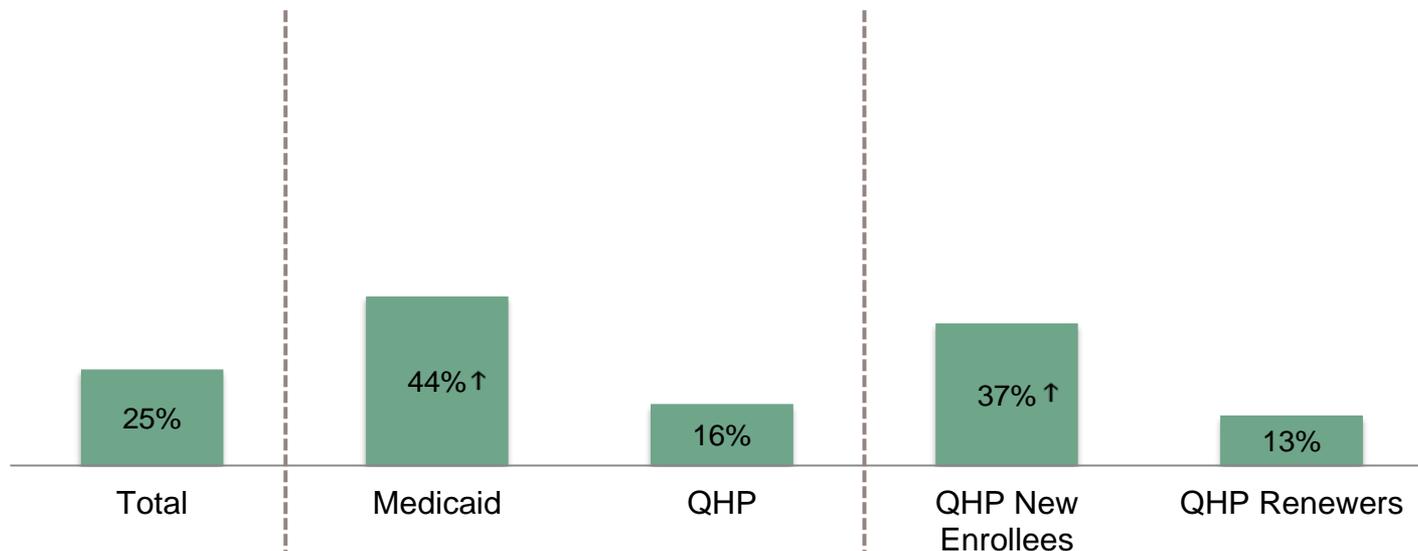
Cancellation or Loss of Health Insurance

Incidence of Being Uninsured

A quarter of VHC's customers reported being without health insurance at some point since January 2014.

- As can be expected, the proportion of uninsured was higher among Medicaid Enrollees and QHP New Enrollees as compared to QHP Renewers.

Uninsured at Any Point Since January 2014



↑ Significantly higher than comparison group at 95% confidence level

Q27 At any point since January 2014, were you without health insurance?

Base: Total Respondents – Total (n=2,569); Medicaid (n=669); QHP Total (n=1,900); New Enrollees (n=490); Renewers (n=1,410)

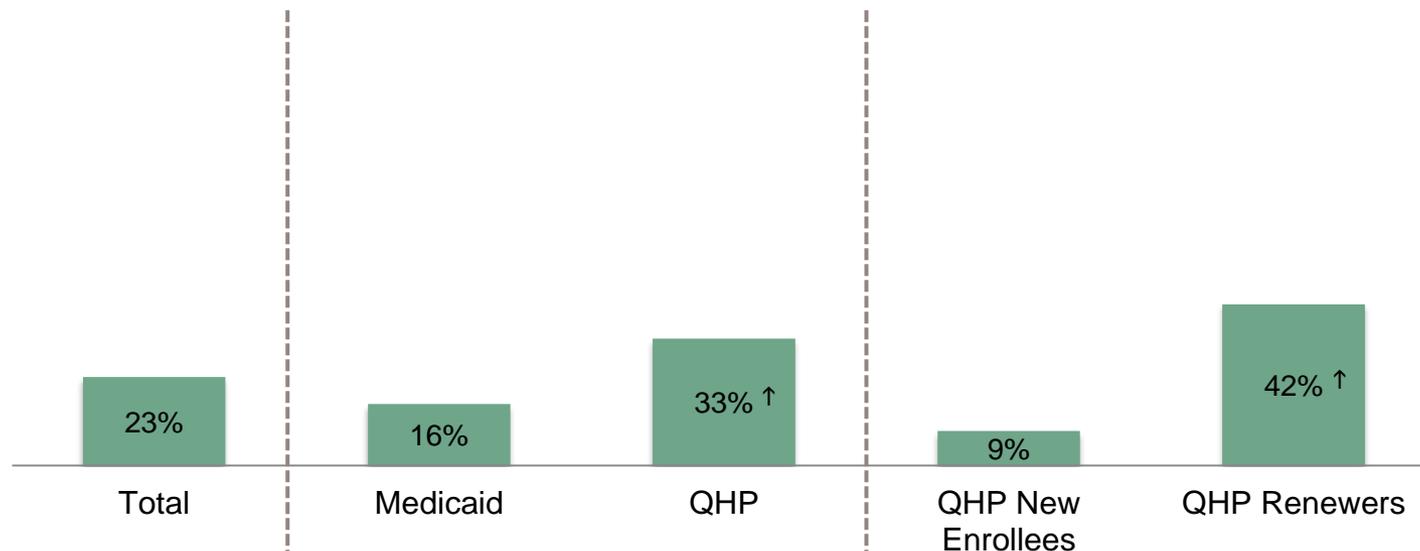
Cancellation/Loss of VHC Coverage

Among those who were uninsured at some point since January 2014, less than a quarter reported cancellation or loss of a plan through VHC.

- QHP Renewers were considerably more likely than QHP New Enrollees or Medicaid Enrollees to report cancellation or loss of a plan through VHC.

Cancellation/Loss of VHC Plan

– Among Those Who Were Uninsured at Any Point Since January 2014 –



↑ Significantly higher than comparison group at 95% confidence level

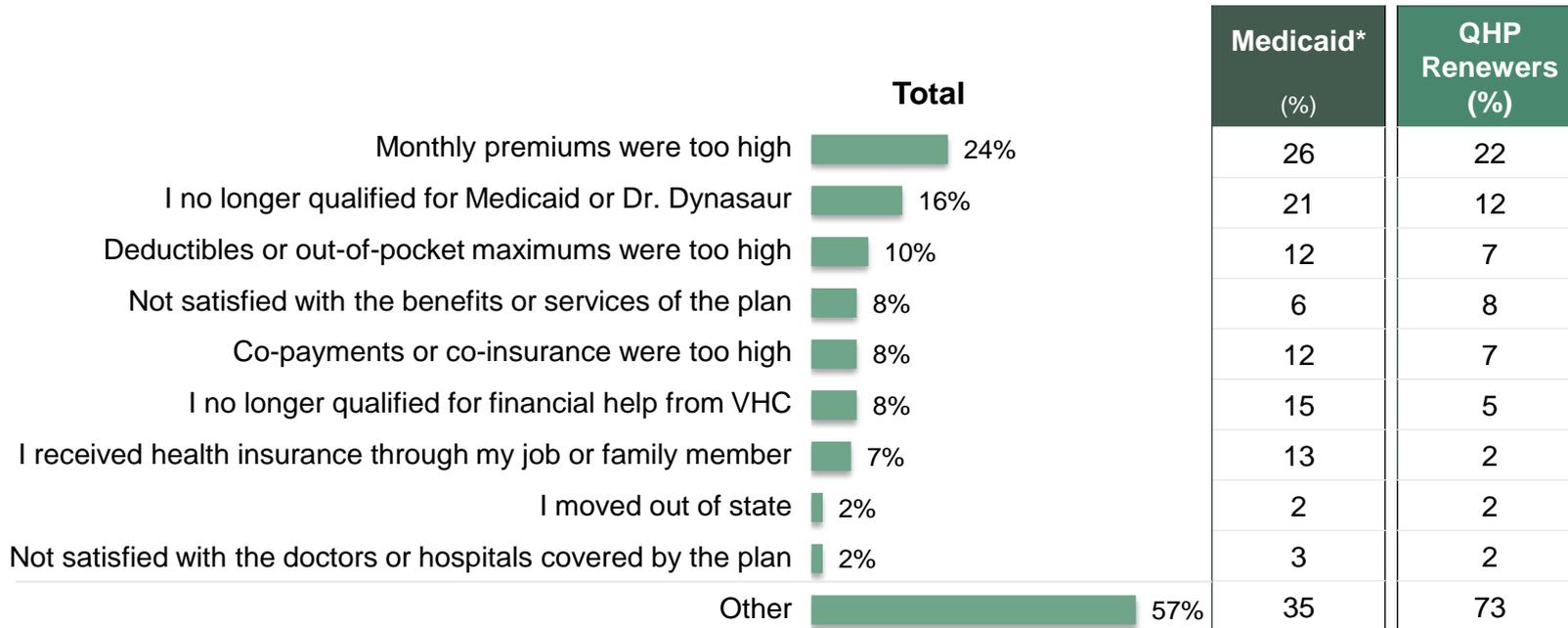
Q28 Were you without health insurance because you cancelled or lost a plan you had through Vermont Health Connect?

Base: Uninsured at any point since January 2014 – Total (n=618); Medicaid (n=282); QHP Total (n=336); New Enrollees (n=169); Renewers (n=167)

Reasons for Cancellation/Loss of VHC Coverage

Besides customers choosing to cancel their coverage (e.g., due to cost of monthly premiums), several “other” reasons were cited for loss of coverage, including delays or perceived errors on VHC’s part related to billing and processing applications, renewals or changes.

Reasons for Cancellation or Loss of VHC Coverage – Among Those Who Cancelled or Lost VHC Coverage–



 Significantly higher than comparison group at 95% confidence level

* Results based on small base size.

Q29 What were the reasons you cancelled or lost your Vermont Health Connect coverage? (Select all that apply)

Base: Cancelled/lost VHC coverage – Total (128); Medicaid (n=40); QHP Renewers (n=72)

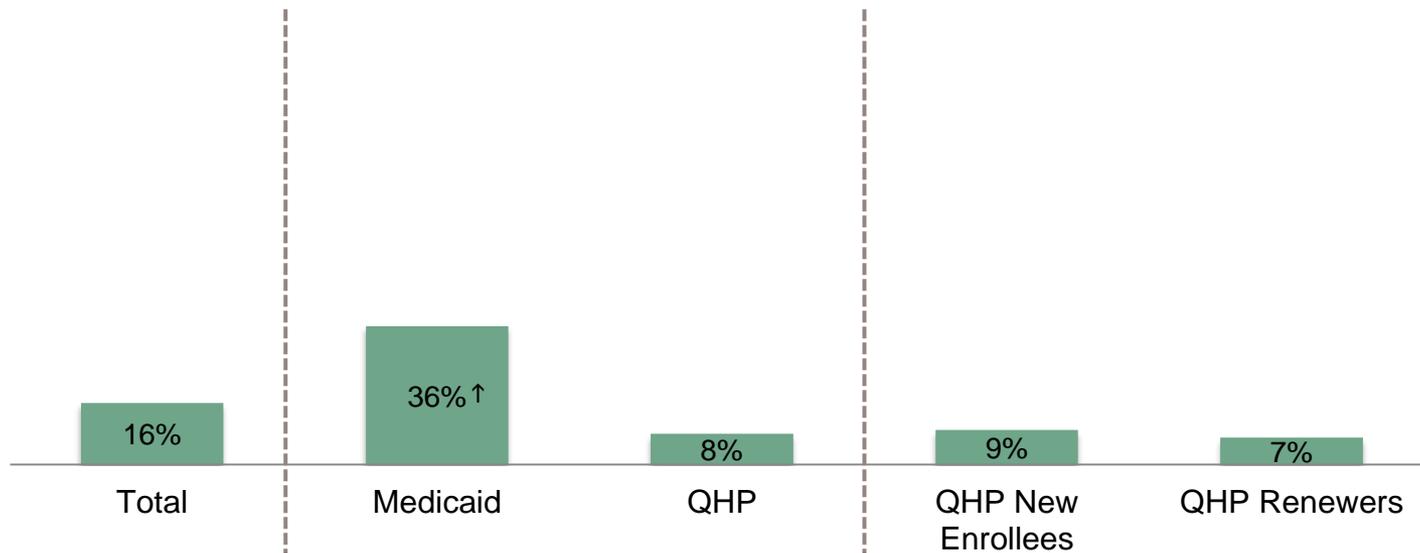
Dental Plans

Dental Coverage

Sixteen percent of customers reported having dental coverage through VHC but the proportion was considerably higher among Medicaid Enrollees (36%).

- Only 8% of QHP Enrollees reported having dental coverage through VHC.

Incidence of Dental Coverage through VHC



↑ Significantly higher than comparison group at 95% confidence level

Q30 Are you currently enrolled in a dental plan through Vermont Health Connect?

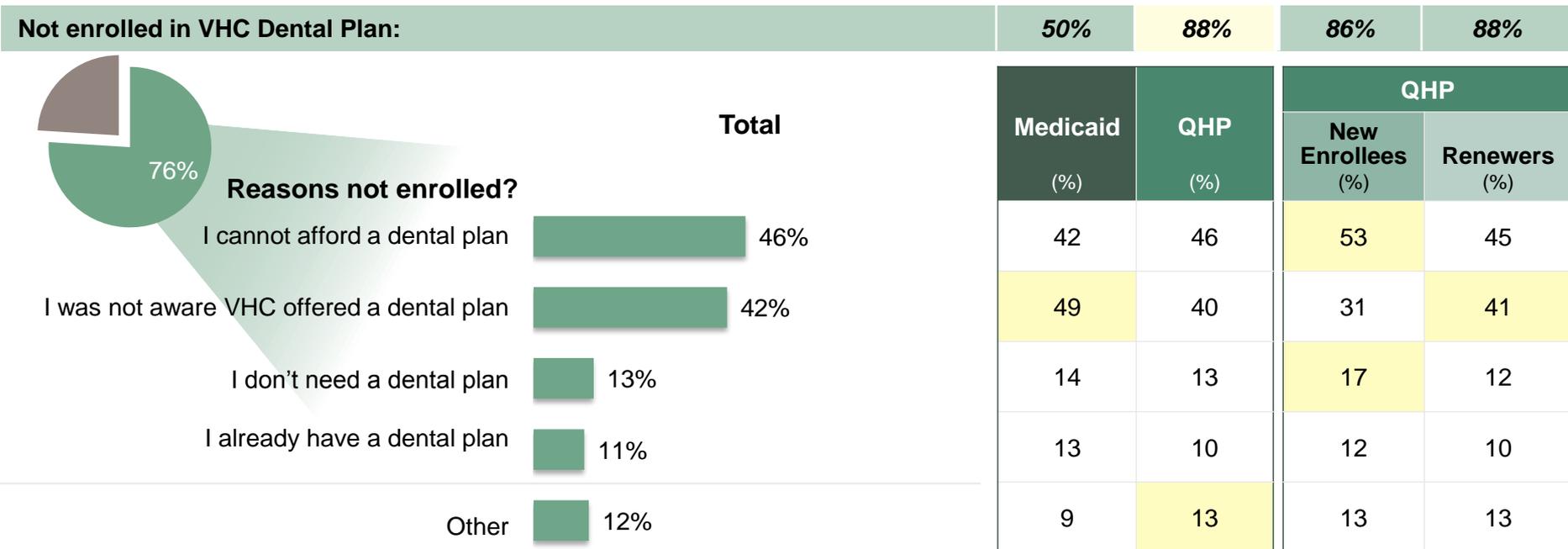
Base: Total Respondents – Total (n=2,569); Medicaid (n=669); QHP Total (n=1,900); New Enrollees (n=490); Renewers (n=1,410)

Reasons for Not Enrolling in VHC Dental Coverage

The primary reasons for not enrolling in dental coverage through VHC were either cost or lack of awareness that VHC offered dental coverage.

- Among QHP Enrollees, cost was a more significant barrier for New Enrollees while lack of awareness was a more significant barrier among Renewers.

Reasons for Not Obtaining Dental Coverage through VHC



 Significantly higher than comparison group at 95% confidence level

Q30 Are you currently enrolled in a dental plan through Vermont Health Connect?

Q31 Which of the following are reasons why you do not have a dental plan through Vermont Health Connect? (Select all that apply)

Base: Total Respondents – Total (n=2,569); Medicaid (n=669); QHP Total (n=1,900); New Enrollees (n=490); Renewers (n=1,410)

Not enrolled in dental plan – Total (n=2,002); Medicaid (n=337); QHP Total (n=1,665); New Enrollees (n=425); Renewers (n=1,240)

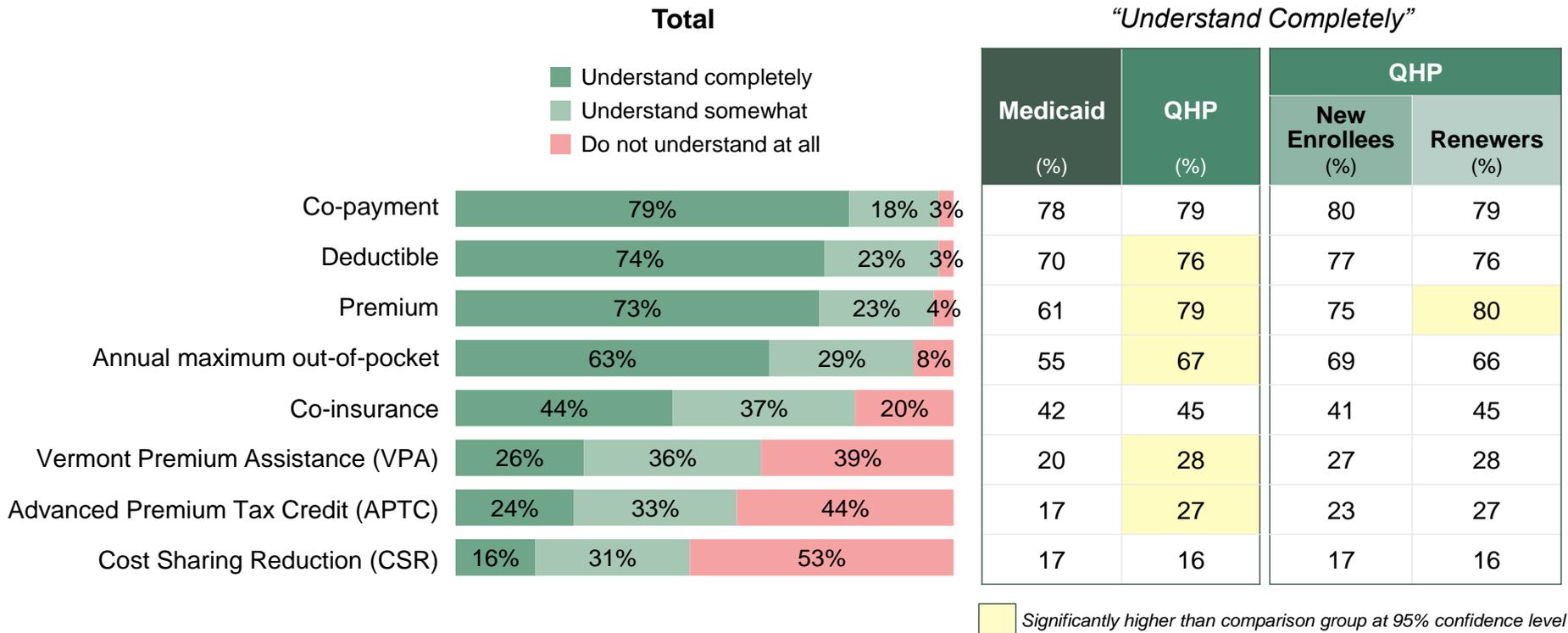
Health Costs & Health Insurance Literacy

Health Insurance Literacy

Most customers believed they completely understand certain cost related terms (i.e., copayment, deductible, premium); however, maximum out-of-pocket, co-insurance and terms related to assistance (i.e., VPA, APTC, CSR) are less understood.

- QHP Enrollees seemed to have higher levels of health insurance literacy than Medicaid Enrollees.

Customers' Understanding of Health Insurance Terms



Q32 How well do you understand the following terms? (Select a response in each row)

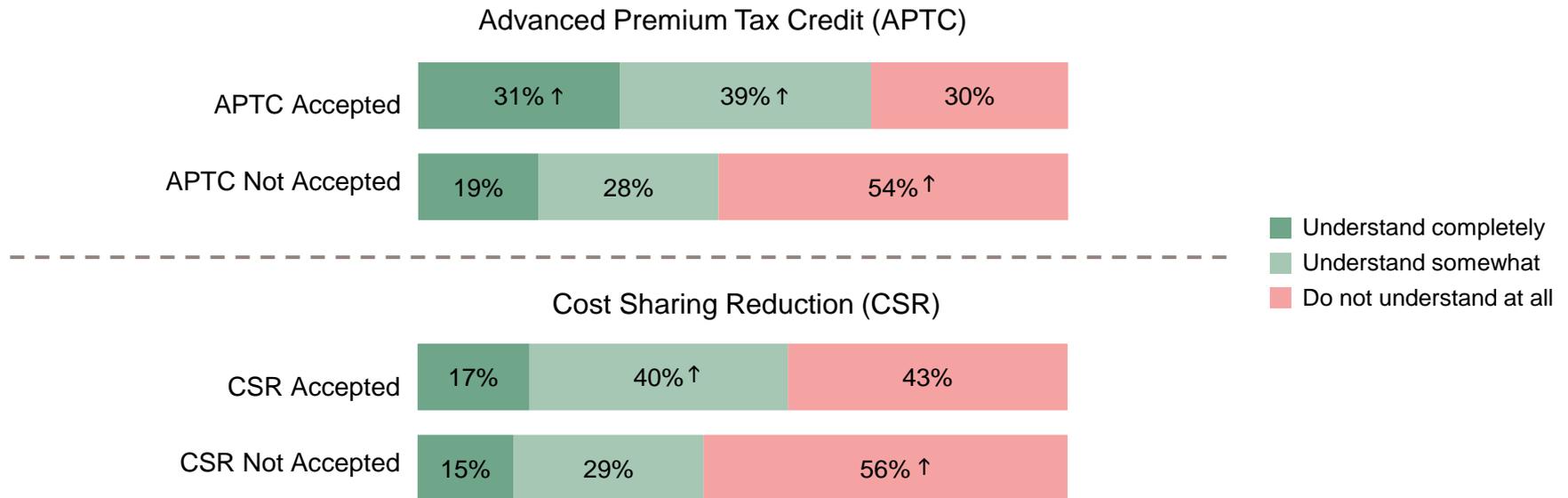
Base: Total Respondents – Total (n=2,569); Medicaid (n=669); QHP Total (n=1,900); New Enrollees (n=490); Renewers (n=1,410)

Health Insurance Literacy (*continued*)

Customers' difficulty understanding APTC and, particularly CSR, is further amplified when comparing those who received these forms of assistance versus those who did not.

- Equally small proportions of those who receive vs. did not receive CSRs reported that they completely understand the term.
- APTC was better understood by those who received this assistance than by those who did not.

Customers' Understanding of APTC and CSR – Among Those Who Receive vs. Do Not Receive the Assistance* –



* APTC/CSR Accepted vs. Not Accepted subgroups defined by VHC data

↑ Significantly higher than comparison group at 95% confidence level

Q32 How well do you understand the following terms? (Select a response in each row)

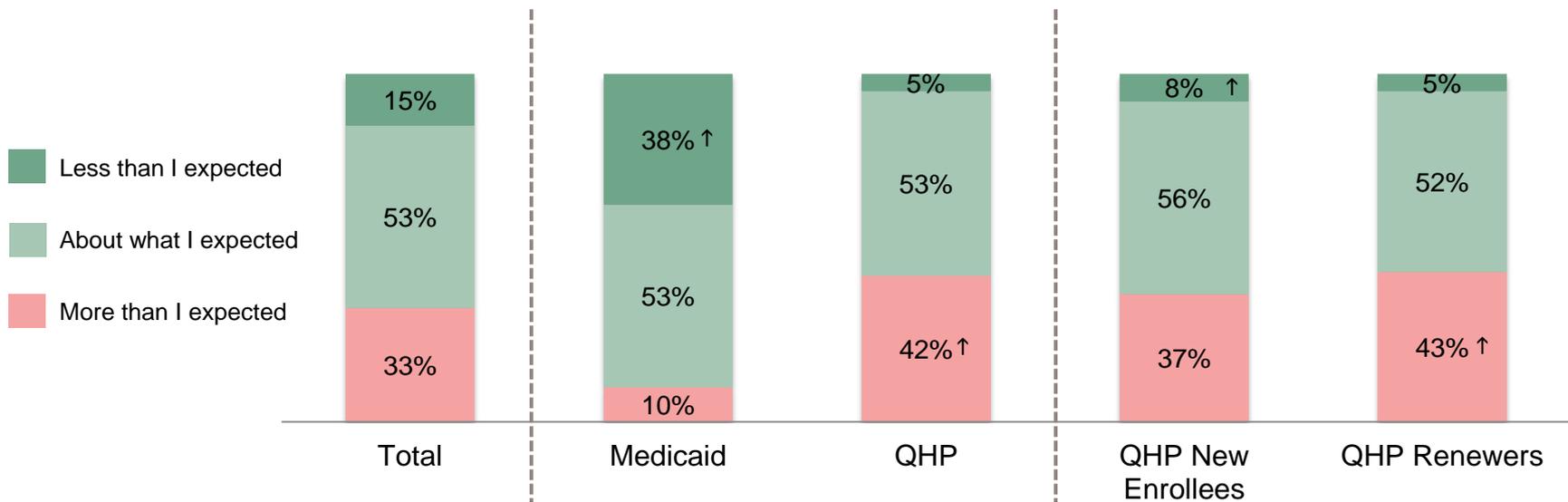
Base: Total QHP Respondents (total answering): APTC Accepted (n=1,181); APTC Not Accepted (n=719); CSR Accepted (n=708); CSR Not Accepted (n=1,192)

Out-of-Pocket Costs

A third of VHC customers considered their out-of-pocket costs to be higher than expected while only 15% regarded them as lower than expected.

- QHP Enrollees were more likely than Medicaid Enrollees to consider the costs as high, while Medicaid Enrollees were more likely than QHP Enrollees to find the costs to be less than expected.

Perceptions of Out-of-Pocket Costs



↑ Significantly higher than comparison group at 95% confidence level

Q33 In addition to monthly premiums, there are other "out-of-pocket" costs for health insurance such as deductibles, co-pays and co-insurance. Overall, how would you rate your "out-of-pocket" costs?

Base: Total Respondents (total answering) – Total (n=2,362); Medicaid (n=585); QHP Total (n=1,777); New Enrollees (n=457); Renewers (n=1,320)

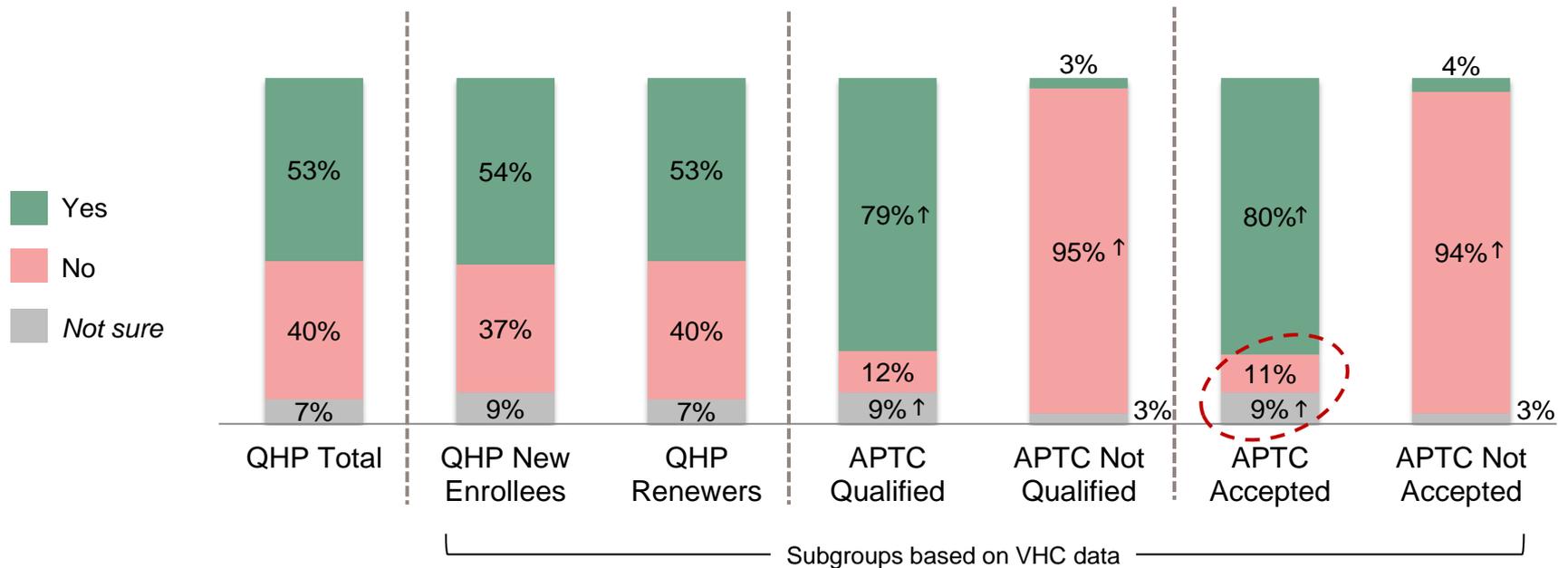
Financial Assistance

i.e., Advance Premium Tax Credit (APTC) and Vermont Premium Assistance (VPA)

Receiving Financial Assistance

Twenty percent of customers who received an APTC or VPA were either not aware or unsure that they were receiving financial assistance.

Incidence of Receiving Financial Assistance (in the form of an APTC or VPA)



↑ Significantly higher than comparison group at 95% confidence level

Q34 Many individuals receive financial help through Vermont Health Connect to decrease the monthly cost of health insurance. This financial help may be in the form of an Advanced Premium Tax Credit (APTC) or Vermont Premium Assistance (VPA). Do you receive such financial help?

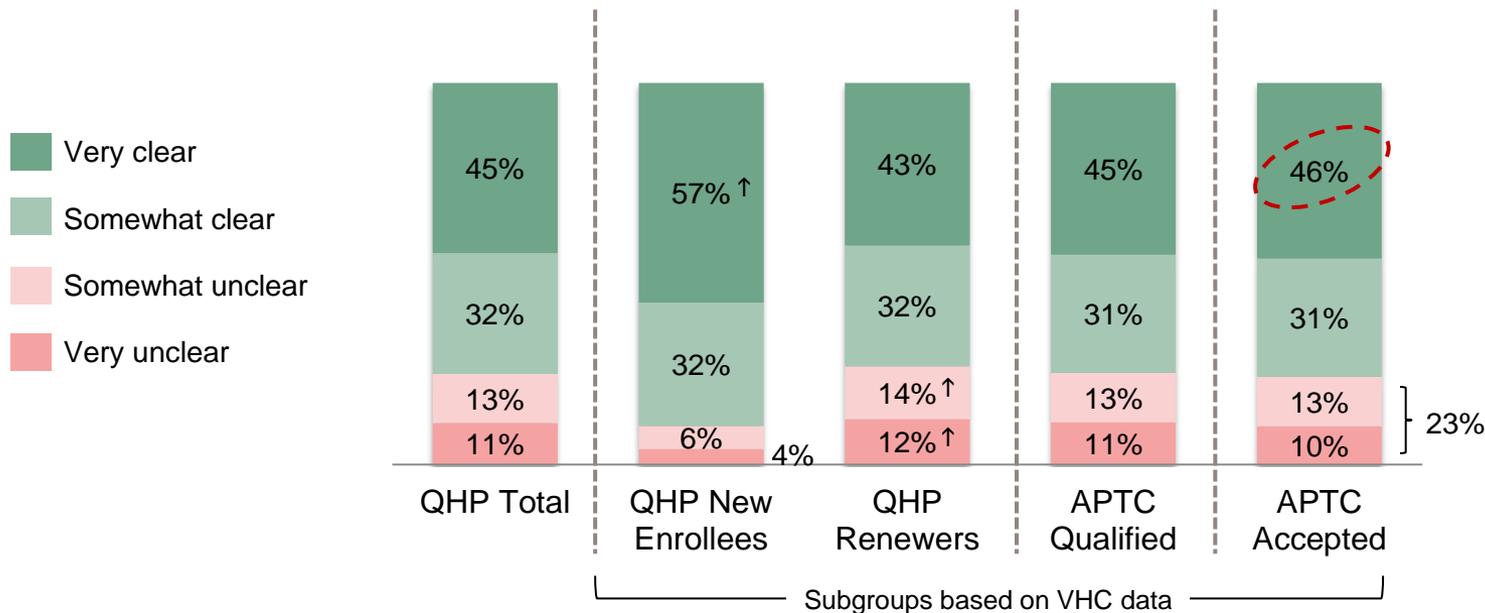
Base: Total QHP Respondents (total answering): QHP Total (n=1,814); New Enrollees (n=470); Renewers (n=1,344); APTC Qualified (n=1,153); APTC Not Qualified (n=661); APTC Accepted (n=1,125); APTC Not Accepted (n=689)

Understanding Amount of Financial Assistance

Roughly half (46%) of those who received an APTC reported that they very clearly understood the amount of financial help they would receive.

- Roughly one-quarter (23%) of those who received an APTC found this information to be very unclear or somewhat unclear.

Understanding the Amount of Financial Assistance at Time of Plan Selection – Among Those Receiving Financial Assistance –



↑ Significantly higher than comparison group at 95% confidence level

Q35 At the time you selected or renewed your plan, how clear to you was the amount of financial help you would receive from Vermont Health Connect?

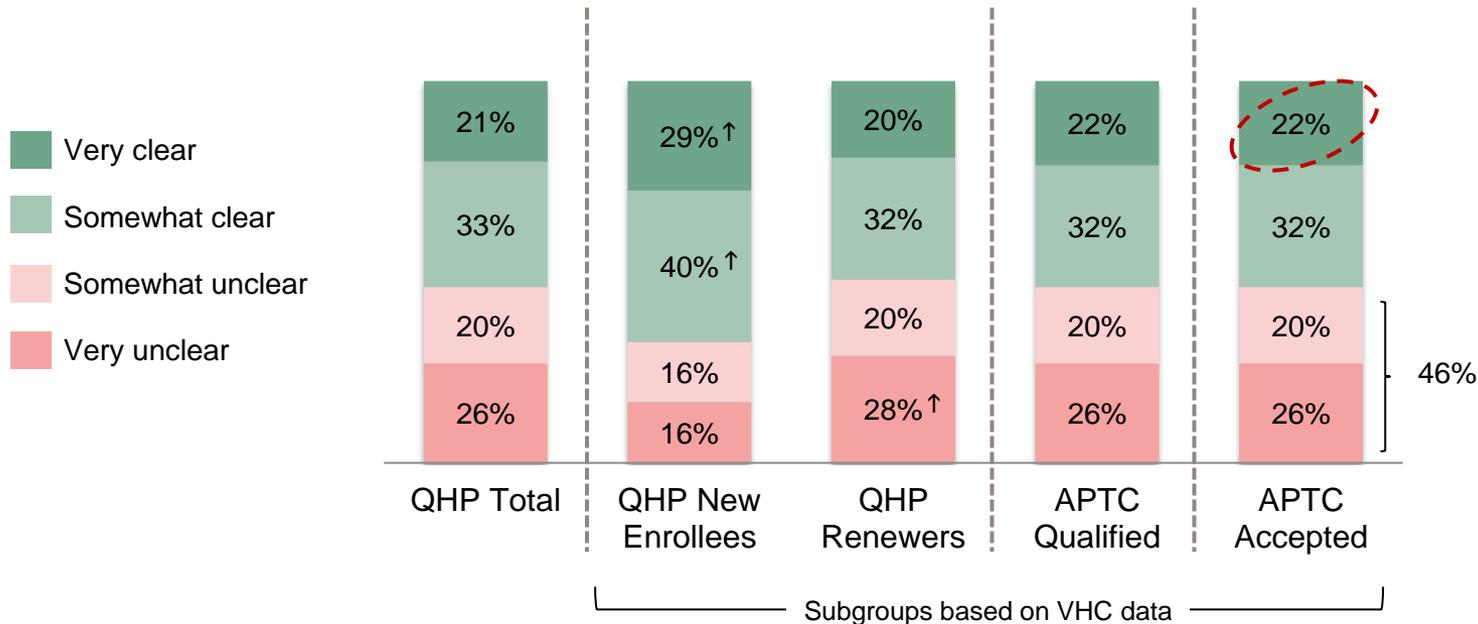
Base: Receiving financial assistance (total answering) : QHP Total (n=915); New Enrollees (n=238); Renewers (n=677); APTC Qualified (n=901); APTC Accepted (n=895)

Understanding the Effect of APTC

Twenty-two percent of those who received an APTC reported that they very clearly understood its effect on their federal income taxes.

- Roughly half (46%) of those who received an APTC found this information to be very or somewhat unclear.

Understanding that the APTC May Affect Federal Income Taxes – Among Those Receiving Financial Assistance –



↑ Significantly higher than comparison group at 95% confidence level

Q36 Advanced Premium Tax Credit (APTC) may affect your federal income taxes. How clear was this to you when you started receiving APTC?

Base: Receiving financial assistance (total answering) : QHP Total (n=912); New Enrollees (n=235); Renewers (n=677); APTC Qualified (n=898); APTC Accepted (n=892)

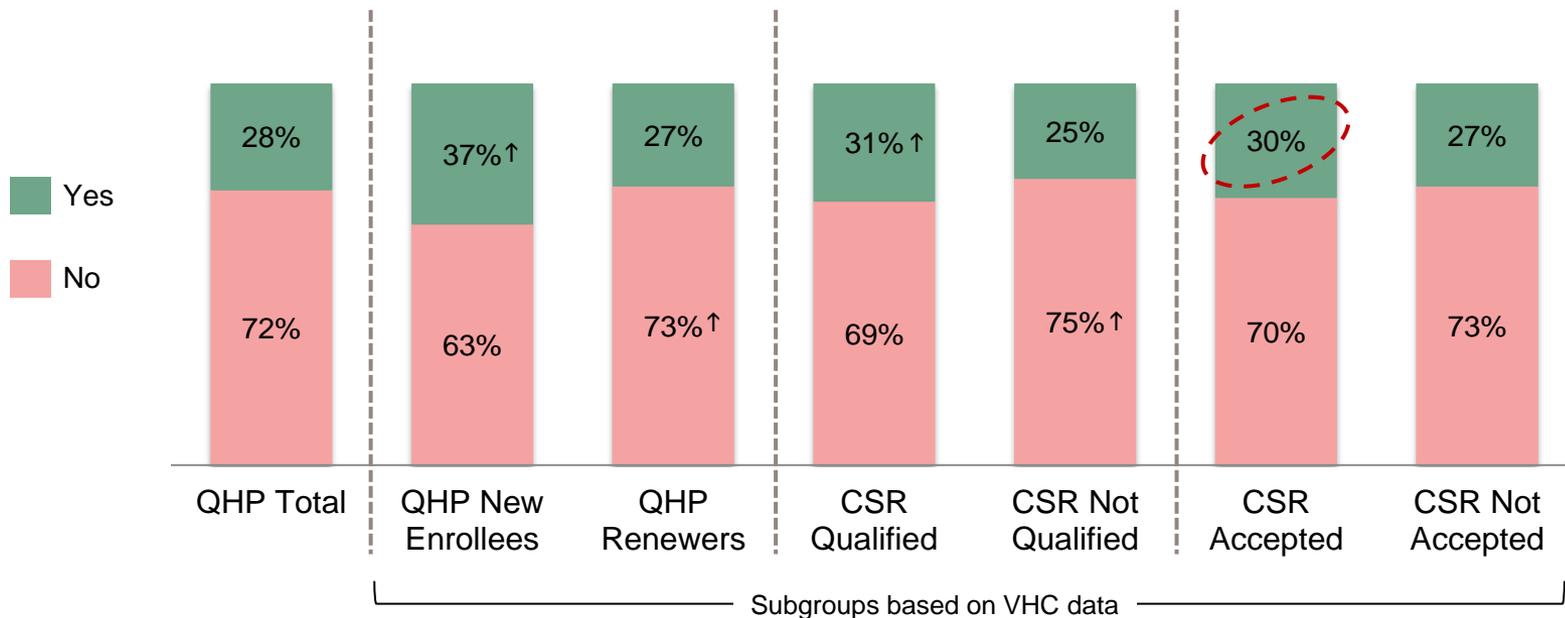
Cost Sharing Reductions (CSRs)

Awareness of Cost Sharing Reductions (CSRs)

Among QHP Enrollees who accepted CSRs, only 30% reported being aware of CSRs.

- Among QHP Enrollees who qualified for CSRs, only 31% reported being aware of CSRs.
- New QHP Enrollees were more likely than Renewers to be aware of CSRs.

Awareness of CSRs



↑ Significantly higher than comparison group at 95% confidence level

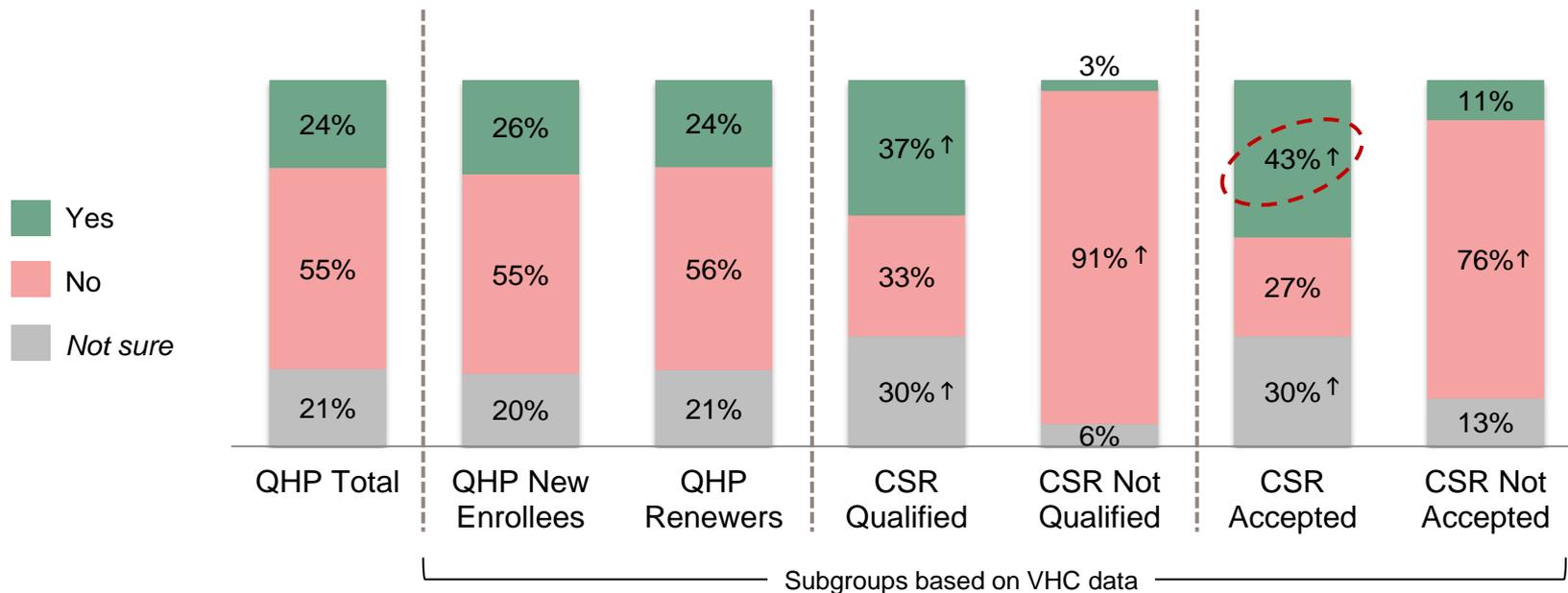
Q37 Some individuals are eligible for a Cost Sharing Reduction (CSR). A Cost Sharing Reduction lowers the deductible and out-of-pocket maximum of a health insurance plan. Before today, had you ever heard of a Cost Sharing Reduction?

Base: Total QHP Respondents (total answering): QHP Total (n=1,798); New Enrollees (n=465); Renewers (n=1,333); CSR Qualified (n=949); CSR Not Qualified (n=849); CSR Accepted (n=665); CSR Not Accepted (n=1,133)

Receiving CSRs

Among those who were both aware of CSRs and accepted CSRs, only 43% correctly identified that they were receiving CSRs.

Receive CSRs
– Among Those Aware of CSRs –



↑ Significantly higher than comparison group at 95% confidence level

Q38 Do you receive a Cost Sharing Reduction (CSR)?

Base: Aware of CSRs (total answering): QHP Total (n=529); New Enrollees (n=172); Renewers (n=357); CSR Qualified (n=308); CSR Not Qualified (n=221); CSR Accepted (n=212); CSR Not Accepted (n=317)

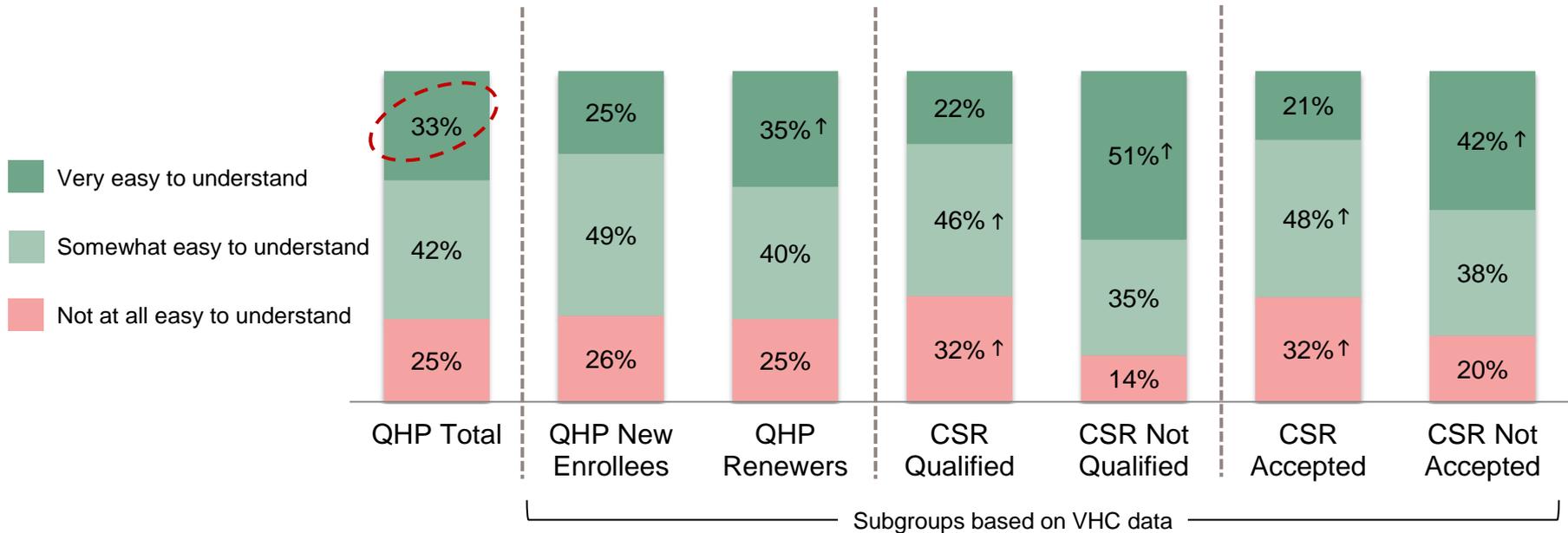
Understanding CSR Eligibility

Among QHP enrollees who were aware of CSRs, only 33% found it very easy to understand why they did or did not qualify for a CSR.

- Only 22% of individuals who qualified for CSRs found CSR eligibility very easy to understand.

Understanding Eligibility for CSRs

– Among Those Aware of CSRs –



↑ Significantly higher than comparison group at 95% confidence level

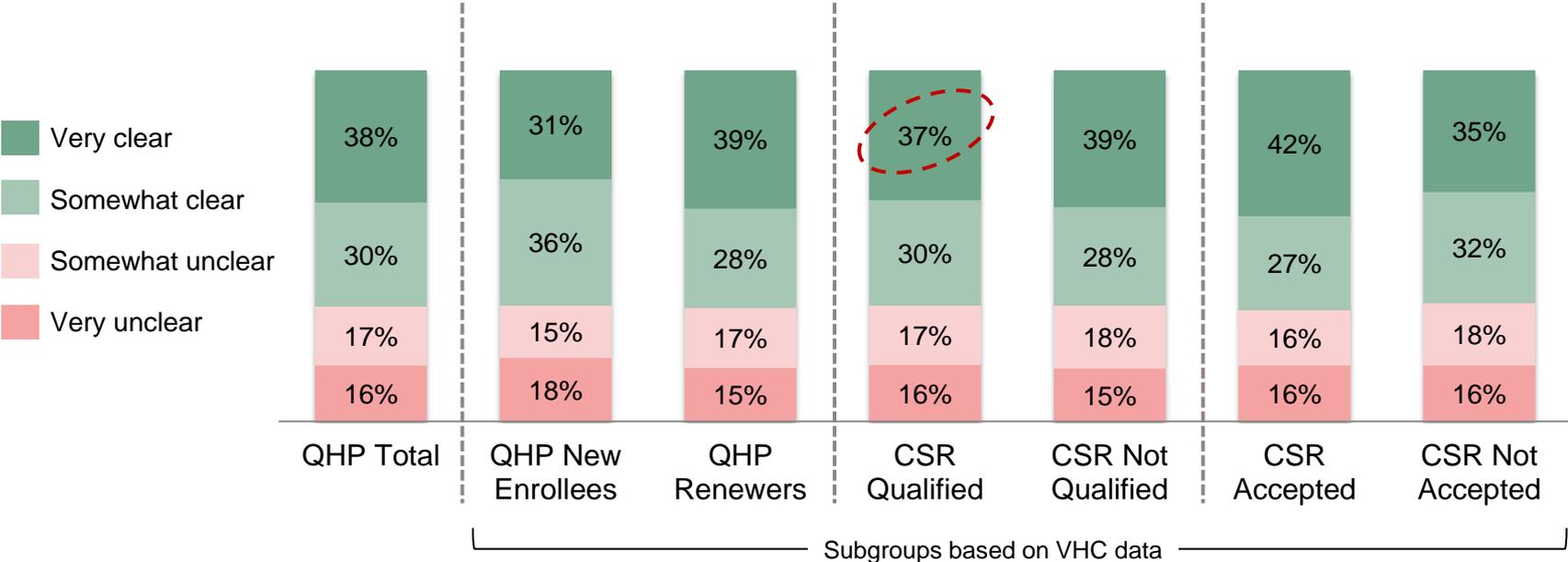
Q40 How easy was it to understand why you did or did not qualify for a Cost Sharing Reduction (CSR)?

Base: Aware of CSRs (total answering): QHP Total (n=510); New Enrollees (n=167); Renewers (n=343); CSR Qualified (n=298); CSR Not Qualified (n=212); CSR Accepted (n=205); CSR Not Accepted (n=305)

Understanding CSR Availability

Thirty-seven percent of enrollees who qualified for CSRs found it very clear that CSRs were only available for Silver plans.

Understanding that CSRs are Available Only for Silver Plans – Among Those Aware of CSRs –



↑ Significantly higher than comparison group at 95% confidence level

Q41 Cost Sharing Reductions (CSRs) are only available for Silver plans but not for Platinum, Gold or Bronze plans. How clear was this to you when you selected or renewed your plan?
 Base: Aware of CSRs (total answering): QHP Total (n=517); New Enrollees (n=167); Renewers (n=350); CSR Qualified (n=306); CSR Not Qualified (n=211); CSR Accepted (n=210); CSR Not Accepted (n=307)

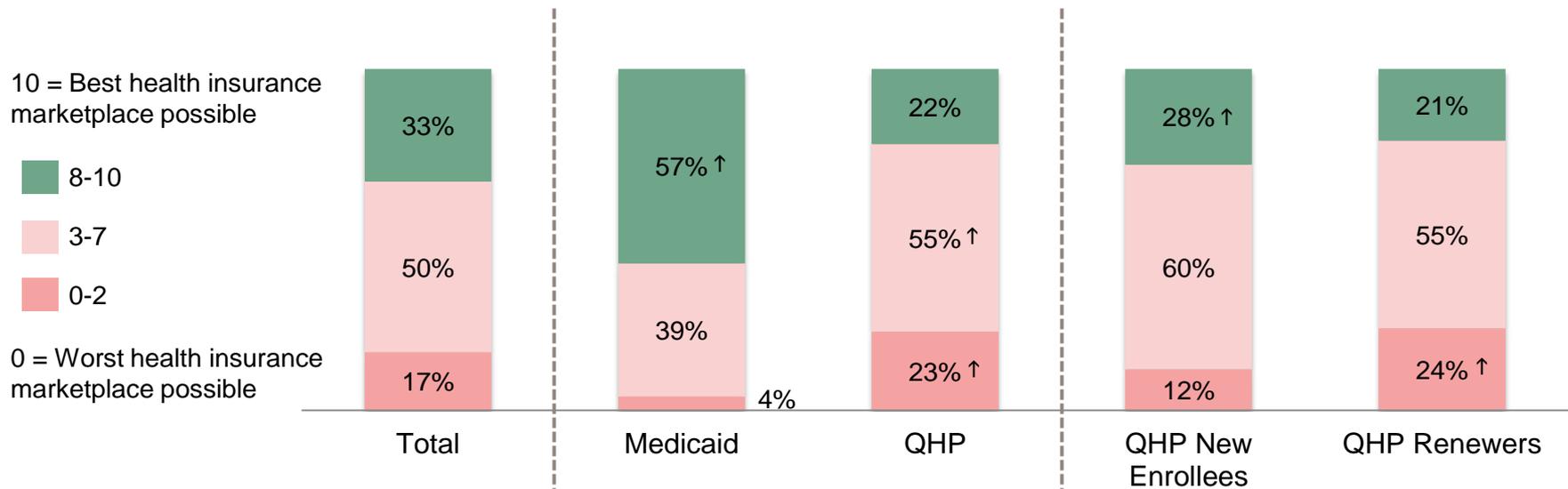
Overall Opinion of VHC

Overall Perception of VHC

One third of customers gave VHC an overall high rating (8-10) while 17% gave a low rating (0-2).

- Overall perception of VHC was considerably more positive among Medicaid Enrollees than among QHP Enrollees. QHP New Enrollees gave more positive ratings than Renewers.

Overall Rating of VHC



↑ Significantly higher than comparison group at 95% confidence level

Q42 Vermont Health Connect is Vermont's health insurance marketplace. Using any number from 0 to 10, where 0 is the worst health insurance marketplace possible and 10 is the best health insurance marketplace possible, what number would you use to rate Vermont Health Connect since November 2014?

Base: Total Respondents (total answering) – Total (n=2,398); Medicaid (n=619); QHP Total (n=1,779); New Enrollees (n=457); Renewers (n=1,322)

Explanation of the Overall Rating of VHC: Positive Ratings

Customer explanations of their ratings reflect the wide range of positive customer experiences.

General Comments	<i>“I haven’t had any issues at all. Everything is going well.”</i>
	<i>“It was easy to enroll, incredibly affordable, and I can keep the doctors I already have.”</i>
	<i>“I have had no trouble or concerns about my health coverage. I hear people refer all the time to ‘problems with Vermont Health Connect’ but I have experienced none!”</i>
	<i>“I have been very pleased with Vermont Health Connect. The website is easy to navigate and is a great resource to find information about providers, benefits, contacts, etc. All customer support representatives were friendly, helpful, and knowledgeable. Every doctor/dentist I have seen through the website’s list of providers were among the best I’ve known.”</i>
	<i>“From initially applying to currently receiving benefits, I have been so impressed with all the outstanding customer service. I am very grateful for every single representative I spoke with - everyone was always understanding, informative, and helpful. I struggle with my health everyday and it is so nice that there are people out there who seem to understand that and want to provide stress-free service.”</i>

Q42a Please explain briefly why you gave Vermont Health Connect a rating of [PIPE IN RESPONSE FROM Q42].

Base: Total Respondents – Total (n=837); Medicaid (n=181); QHP Total (n=656); New Enrollees (n=149); Renewers (n=507)

Explanation of the Overall Rating of VHC: Positive Ratings (continued)



Some customers attributed their positive experience to specific aspects of VHC.

Website	<i>“The website is very easy to use and understand.”</i>
Customer Support Center	<p><i>“Great customer service / support. Always easy to get questions answered.”</i></p> <p><i>“Everyone I spoke with was very helpful and treated you like a person.”</i></p> <p><i>“I had to call at least three times for help and the representatives are very professional, patient and friendly.”</i></p>
Costs	<p><i>“There is no other state with such great health care options at affordable prices.”</i></p> <p><i>“So much cheaper than my retirement plan through my former employer.”</i></p>
Awareness of Improvements	<p><i>“Overall, after the initial opening, it was corrected both on line and the telephone. Both became much easier to contact and navigate.”</i></p> <p><i>“VHC is improving continuously. I think it's doing a good job at this point.”</i></p>

Q42a Please explain briefly why you gave Vermont Health Connect a rating of [PIPE IN RESPONSE FROM Q42].

Base: Total Respondents – Total (n=837); Medicaid (n=181); QHP Total (n=656); New Enrollees (n=149); Renewers (n=507)

Explanation of the Overall Rating of VHC: Negative Ratings

Negative ratings also reflect a wide range of customer experiences with VHC.

General Comments	<p><i>“Vermont Health Connect has a long way to go for me to consider it a reliable source for health insurance.”</i></p>
	<p><i>“It took forever to process my application and even longer to make retroactive adjustments.”</i></p>
	<p><i>“Hard to use website. Insurance is too expensive. Few options.”</i></p>
	<p><i>“Slow response on correcting issues, limited choice of plans, overall cost of plans, issues with making payments online, added charge to pay by credit card.”</i></p>
	<p><i>“Did not understand the premium assistance and what I would end up owing at the end of the year if I got a better job and made more money and how that would work. Or what happens if I get a job that had an insurance plan.”</i></p>

Q42a Please explain briefly why you gave Vermont Health Connect a rating of [PIPE IN RESPONSE FROM Q42].

Base: Total Respondents – Total (n=837); Medicaid (n=181); QHP Total (n=656); New Enrollees (n=149); Renewers (n=507)

Explanation of the Overall Rating of VHC: Negative Ratings (continued)



Some customers attributed their negative experience to specific aspects of VHC.

<p>Website</p>	<p><i>“I still find it hard to navigate the site.”</i></p> <p><i>“The website is slow and extremely buggy.”</i></p> <p><i>“It needs a much better plan selection tool. The tool is now plan-centric and it would work better if it was customer centric, using a questionnaire format to show shoppers how each plan fits their particular needs/situation.”</i></p>
<p>Customer Support Center</p>	<p><i>“Long hold times on the phone.”</i></p>
<p>Costs</p>	<p><i>“I spend so much of my income on premiums that I don't have the money to pay for the tests & procedures for the maintenance of my health.”</i></p>
<p>Billing</p>	<p><i>“Not being able to set up auto-pay on a monthly basis is annoying.”</i></p> <p><i>“We have been unable to resolve billing issues.”</i></p>
<p>Plan Selection</p>	<p><i>“There are not enough options to pick from. Only MVP and Blue Cross Blue Shield.”</i></p> <p><i>“There are too many options for plans & the differences between them are hard to assess.”</i></p>
<p>Resolving Problems</p>	<p><i>“I've been trying to get my insurance cancelled for months and it hasn't been processed. Any changes are not processed in a timely manner.”</i></p>
<p>Plan Satisfaction</p>	<p><i>“I liked my old plan and the new one doesn't cover what I need.”</i></p>

Q42a Please explain briefly why you gave Vermont Health Connect a rating of [PIPE IN RESPONSE FROM Q42].
 Base: Total Respondents – Total (n=837); Medicaid (n=181); QHP Total (n=656); New Enrollees (n=149); Renewers (n=507)

Key Findings & Recommendations

Obtaining Health Insurance

VHC serves a diverse group of customers

- VHC customers include Medicaid and QHP enrollees, new and renewing enrollees, previously insured and previously uninsured individuals.

VHC customers were highly engaged with the process of obtaining health insurance

- The key motivation for obtaining or renewing health insurance was the importance of being insured in case of illness (82% of customers cited this as a reason).
- Even among QHP Renewers, over 30% were actively engaged in renewing their health plan as opposed to taking no action and renewing automatically.

VHC customers engaged in multiple modes of communication

- Roughly half of VHC customers (53%) received help when seeking health insurance, mostly from a Navigator or some other assister who helps people enroll in health insurance.
- Most customers obtained health insurance during the second open enrollment period by phone or on the website (46% and 43%), and fewer obtained insurance by mail or in person (17% and 15%).

Many customers experienced problems obtaining or renewing insurance

- A substantial proportion of customers (44%) encountered difficulties, and half of them encountered multiple issues (3 or more problems).

The most prevalent difficulties reported were billing issues and delays processing applications, renewals and changes

- These were prominent themes in both the survey and the focus groups.

VHC Website

The VHC website was highly utilized, and was used for a wide variety of reasons

- 53% of VHC customers visited the VHC website during the second open enrollment period.
- Medicaid Enrollees and QHP New Enrollees were more likely to visit the website than QHP Renewers (61% vs. 44%).
- The most common reasons for using the website were to learn how to apply/renew/change a health plan and to seek cost-related information.
- The VHC website was the most common resource used for selecting a plan, above the VHC Customer Support Center, Navigators, family and friends, and websites of insurance carriers.

The VHC website was an effective source of information for many customers

- For the types of information that were most sought on the website, roughly 70 to 77% of information seekers obtained the information they were looking for.
- Half of VHC customers who used the website reported that they always or usually obtained the information they were looking for.

However, there was significant opportunity and desire for VHC website improvements

- The website appears to have been less helpful as a resource for resolving problems or obtaining information about bills and payments.
- Medicaid Enrollees and QHP New Enrollees were more likely to find the information they needed than QHP Renewers.
- While 25% of VHC customers rated the website highly (rating of 8-10), nearly the same proportion rated the website poorly (rating of 0-2).
- Medicaid Enrollees and QHP New Enrollees rated the website more positively than QHP Renewers.

VHC Customer Support Center

The VHC Customer Support Center was highly utilized by customers

- 62% of customers called the Customer Support Center during the second open enrollment period.
- QHP New Enrollees were more likely to call the support center than QHP Renewers (78% vs 44%).
- Customers called the Customer Support Center for a wide variety of reasons, the most predominant of which were to learn how to apply/renew/change a health plan, to resolve a problem, and for issues related to their bills, payments, and premium amounts.

VHC Customer Support Center was an effective source of information for its customers

- 70% of those who called the Customer Support Center reported that they always or usually obtained the information they were looking for.
- The Customer Support Center staff was rated positively on displaying professionalism in their interaction with customers, with 77% of customers selecting the highest rating.
- Over half of VHC customers (56%) who called the Customer Support Center rated the center highly (rating of 8-10).

The VHC Customer Support Center performed relatively better than the website

- 70% of customers using the Customer Support Center always or usually obtained the information that they were seeking, compared to 50% of customers using the VHC website.
- High ratings of 8-10 were given by 56% of users of the Customer Support Center, compared to 25% of VHC website users.

Plan Selection and Satisfaction

Customers used a variety of resources in selecting a plan

- The VHC website was the most commonly cited resource for selecting a plan, followed by the Customer Support Center, then family/friends/co-works, Navigators, and websites of insurance carriers.

For QHP Enrollees, costs were the main driver when selecting a plan

- The monthly premium was the top factor for selecting a plan, followed by other cost-related factors (i.e., the deductible amount and annual maximum out-of-pocket).
- Carrier preference or continuing in a previous plan were not among key drivers.

QHP Enrollees were generally satisfied with the amount of information provided by VHC to help compare plans

- 66% of QHP Enrollees were satisfied with the amount of information provided by VHC about the available plans; however, 20% considered it too little.
- 43% of QHP Enrollees compared plans during open enrollment, and most of them (67%) found the comparison somewhat easy or very easy to make based on the information provided by VHC.

VHC customers were generally satisfied with their plans

- 42% of VHC customers rated their plan positively as fitting their needs very well, and nearly an equal proportion (40%) rated it as fitting their needs somewhat well.
- Medicaid Enrollees were more satisfied with their plan than QHP Enrollees.
- Only 9% of QHP Renewers changed from one plan to another during the second open enrollment.
- The most common reason for changing plans was to reduce costs.

Most VHC customers did not have dental insurance through VHC

- 16% of VHC customers had dental insurance through VHC.
- More Medicaid Enrollees reported having dental insurance through VHC than QHP Enrollees (36% vs. 8%).

The key barrier to customers adopting dental insurance through VHC was lack of awareness that it was offered

- The primary reasons for not enrolling in dental coverage through VHC were either cost (46%) or lack of awareness that VHC offered dental coverage (42%).
- Among QHP Enrollees, cost was a more significant barrier for New Enrollees, while lack of awareness was a more significant barrier among Renewers.

VHC customers believed they understood certain cost-related terms quite well

- Most customers (73-79%) felt that they completely understood the terms premium, deductible and co-payments.

However, maximum out-of-pocket and co-insurance were terms not well understood

- 63% of customers felt that they completely understood the term maximum out-of-pocket, and only 44% felt they completely understood the term co-insurance.
- Focus groups supported the survey finding that maximum out-of-pocket and co-insurance were less understood than premiums, deductibles and co-payments.

Customers could use help understanding terms related to assistance (i.e., VPA, APTC and CSRs)

- Between 16% and 26% of customers felt that they completely understood the terms VPA, APTC and CSR.
- QHP Enrollees seemed to have higher levels of health insurance literacy than Medicaid Enrollees.

Customers could also benefit from education about out-of-pocket expenses

- 33% of VHC customers considered their out-of-pocket costs to be higher than expected, while only 15% regarded them to be lower than expected.

Financial Assistance (APTC and VPA)

VHC successfully connected many customers with financial help to afford health insurance

- 80% of those receiving financial assistance were aware of the help they were receiving.

However, customers could benefit from education in understanding financial assistance for health insurance

- 20% of customers who received an APTC or VPA were either not aware or unsure that they were receiving financial assistance.
- Roughly one-quarter (23%) of those who received an APTC reported that at the time of plan selection or renewal they were somewhat or very unclear on the amount of financial assistance that they would receive.

The impact of an APTC on a customer's federal income taxes is especially an area where people could use additional education

- Only 22% percent of those who received an APTC reported that they very clearly understood its effect on their federal income taxes.
- Roughly half (46%) of those who received an APTC found this information to be very or somewhat unclear.
- Focus groups supported this finding that consumers were unclear about how an APTC would affect their federal income taxes.

Cost Sharing Reductions (CSRs)

New QHP Enrollees were more likely than QHP Renewers to be aware of CSRs

- 37% of New QHP Enrollees reported being aware of CSRs, compared to 27% of QHP Renewers.

However, CSRs are an area where customers could benefit from improved education

- Among QHP Enrollees who accepted CSRs, only 30% reported being aware of CSRs.
- Among QHP Enrollees who were aware of CSRs, only 33% found it very easy to understand why they did or did not qualify for a CSR.
- Only 37% of QHP Enrollees who qualified for CSRs found it very clear that CSRs were only available for Silver plans.

Overall Opinion of VHC

More customers gave VHC an overall high rating (of 8 to 10) than gave it a very low rating (of 0 to 2).

- 33% of customers gave VHC an overall high rating (8-10) while 17% gave a low rating (0-2).
- Overall perception of VHC was considerably more positive among Medicaid Enrollees than among QHP Enrollees.
- QHP New Enrollees gave more positive ratings than QHP Renewers.

There is good opportunity for VHC to improve its customers' opinions

- Customer explanations of their overall negative ratings show opportunities for improvement:
 - **Website:** *"I still find it hard to navigate the site." "The website is slow and extremely buggy."*
 - **Customer Support Center:** *"Long hold times on the phone."*
 - **Explaining Financial Assistance:** *"Did not understand the premium assistance and what I would end up owing at the end of the year."*
 - **Billing:** *"Not being able to set up auto-pay on a monthly basis is annoying."*
 - **Resolving Problems:** *"Changes are not processed in a timely manner."*

Positive customer feedback highlighted VHC's ability to satisfy and please customers

- Customer explanations of their overall positive ratings show some success:
 - *"It was easy to enroll, incredibly affordable, and I can keep the doctors I already have."*
 - *"I have been very pleased with Vermont Health Connect. The website is easy to navigate and is a great resource to find information about providers, benefits, contacts, etc. All customer support representatives were friendly, helpful, and knowledgeable."*

Future evaluations may be helpful to monitor progress and guide improvements

- Repeating this survey, or parts of it, will help VHC track customer satisfaction, measure the impact of improvements being implemented by VHC, and identify opportunities for additional enhancements.
- Although CMS is in the process of designing a Marketplace Survey for use in all 50 states, important modifications will need to be made in order to make it applicable to Vermont.
- VHC may want to conduct future research and evaluation to better understand particular populations, such as:
 - People who began or completed an application, but did not enroll in a VHC plan
 - QHP Enrollees who changed plans during open enrollment
 - Enrollees in a dental plan that was purchased through VHC
 - Enrollees who were eligible for a CSR, but did not enroll in a Silver plan

Contact Information

Contact Information

Vermont Health Connect

- VHC website: *VermontHealthConnect.gov*
- VHC Customer Support Center: *1-855-899-9600*

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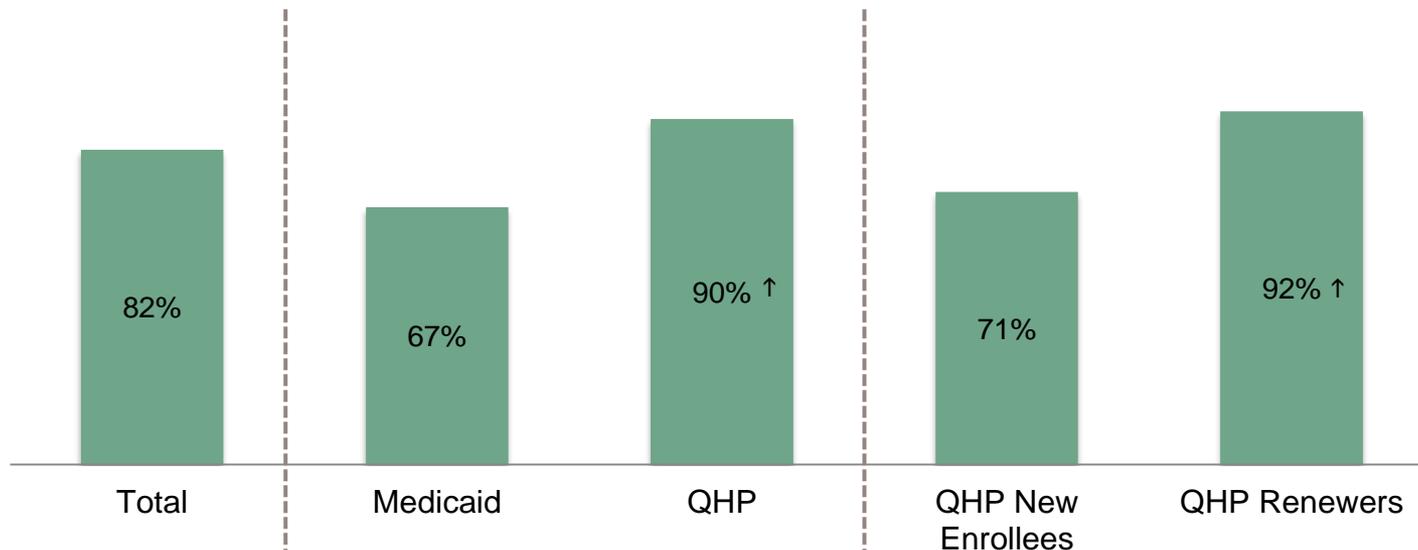
Appendix

Insurance Status before the 2nd Open Enrollment Period

The vast majority of VHC customers (82%) reported having health insurance prior to the second open enrollment.

- As can be expected, Medicaid Enrollees and QHP New Enrollees were less likely to report being insured before the second open enrollment compared to QHP Renewers.

Had Health Insurance Before 2nd Open Enrollment Period

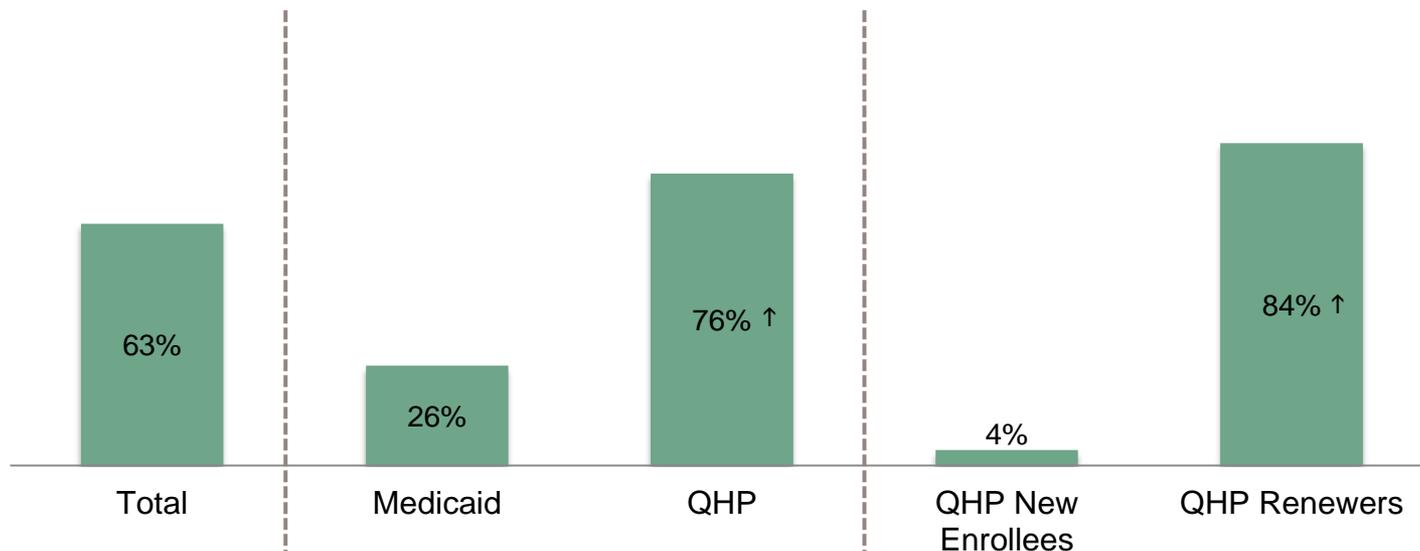


↑ Significantly higher than comparison group at 95% confidence level

Prior VHC Customers

While the vast majority of QHP Renewers reported that their prior insurance was through VHC, only about a quarter of Medicaid Enrollees and a negligible proportion of QHP New Enrollees reported the same.

Prior Insurance Was Through VHC – Among Those with Insurance Before 2nd Open Enrollment –



↑ Significantly higher than comparison group at 95% confidence level

Q3 Was your health insurance through Vermont Health Connect?

Base: Had health insurance before November 2014 – Total (n=2,120); Medicaid (n=451); QHP Total (n=1,669); New Enrollees (n=358); Renewers (n=1,311)

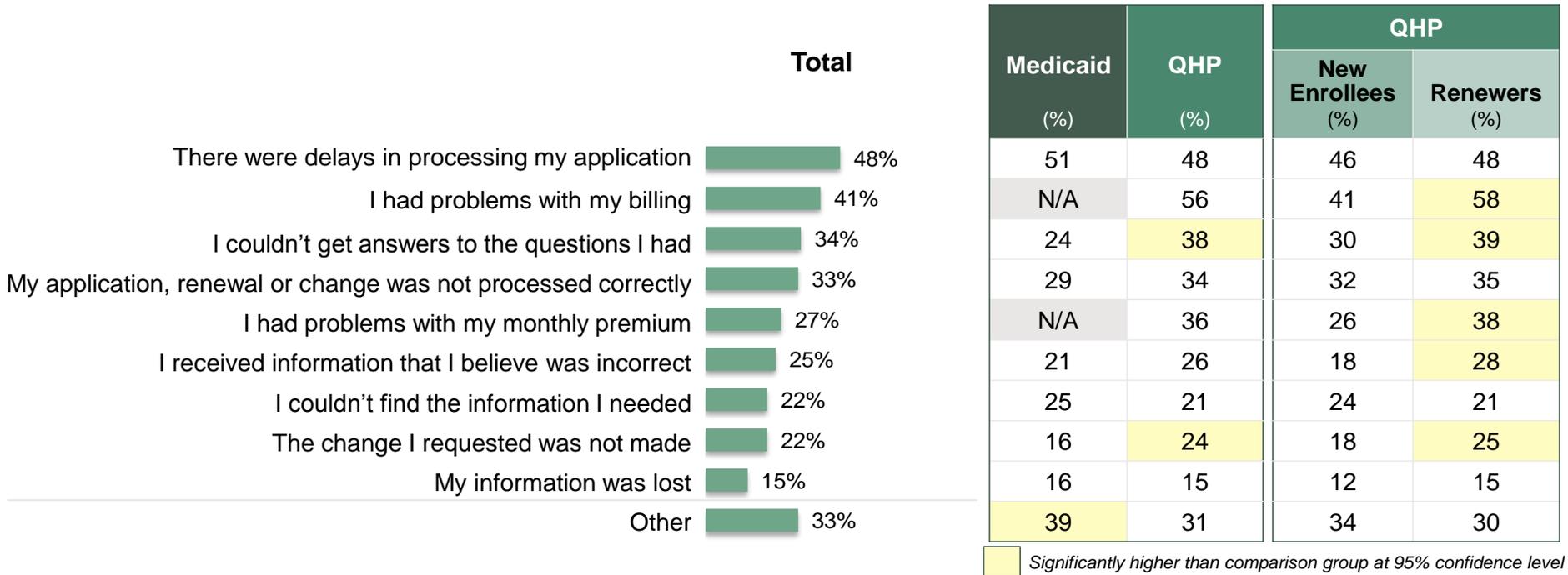
Problems in Obtaining Health Insurance *(continued)*



The most prevalent problems reported by customers were delays in application processing and billing issues.

- Compared to New Enrollees, QHP Renewers who experienced problems were more likely to have encountered a variety of problems, particularly billing issues.

Types of Problems Experienced in Obtaining Health Insurance – Among Customers who Experienced Problem(s) –



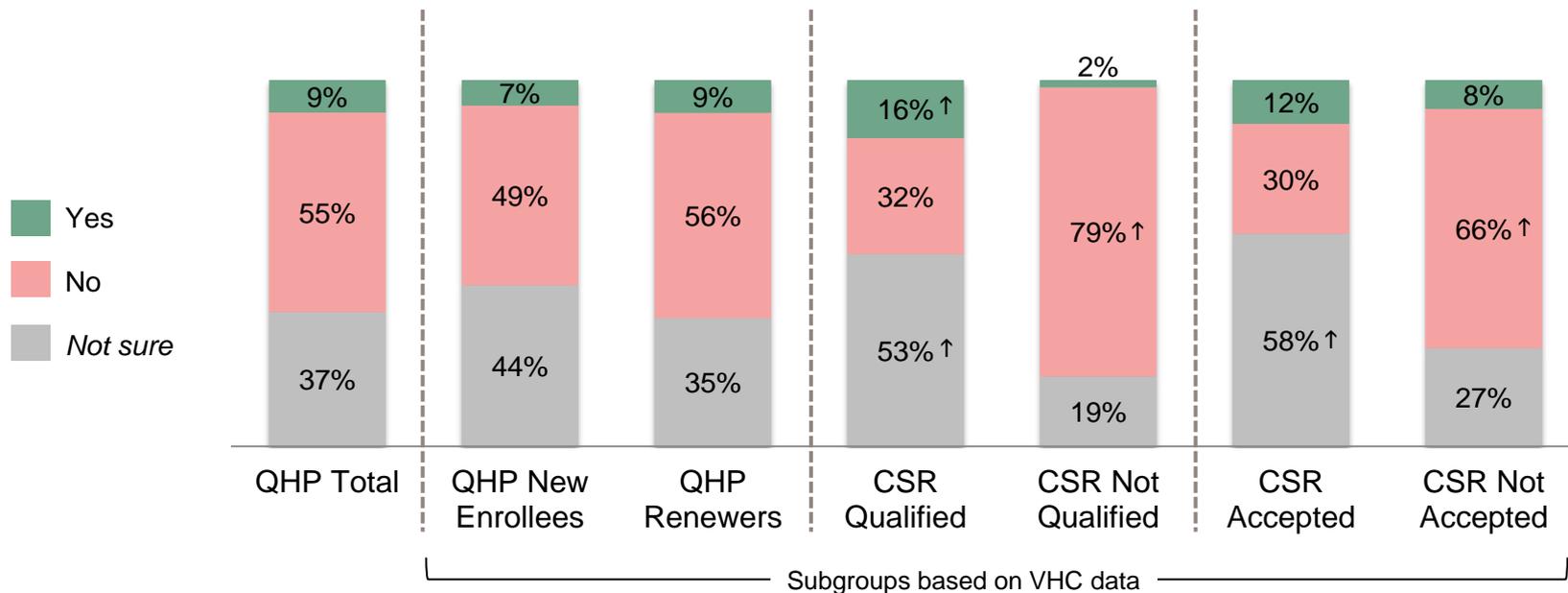
Q9 Which of the following problems did you experience when you applied for, renewed or changed your health plan?
 Base: Experienced problems – Total (n=1,145); Medicaid (n=236); QHP Total (n=909); New Enrollees (n=267); Renewers (n=642)
 University of Massachusetts Medical School | Vermont Health Connect Customer Survey | September 2015

Qualifying for CSRs

Among those who thought they did not receive CSRs or were not sure, 79% correctly identified that they didn't qualify for CSRs.

Believe they Qualify for CSRs

– Among Those Who Reported That They Do Not Receive CSRs (or Aren't Sure) –



↑ Significantly higher than comparison group at 95% confidence level

Q39 Do you think you qualify for a Cost Sharing Reduction (CSR)?

Base: Do not receive CSRs (or aren't sure) (total answering): QHP Total (n=402); New Enrollees (n=128); Renewers (n=274); CSR Qualified (n=187); CSR Not Qualified (n=215); CSR Accepted (n=115); CSR Not Accepted (n=287)