Iowans Interested in Health Marketplace, but Unsure how to Navigate it

Despite the widely reported troubles with the federal Health Insurance Marketplace website, uninsured and underinsured Iowans appear interested in purchasing health coverage through the Iowa Health Insurance Marketplace. Further, those interested in obtaining coverage remain somewhat unsure about how to navigate the website.

A University of Iowa Hawkeye Poll conducted 11/9/13-11/17/13 of about 1,000 Iowans found 10.5% of respondents planning to purchase insurance from the Iowa Insurance Marketplace. As expected, interest is higher among respondents who currently lack health coverage than among those who have it already. Among the 7.2 percent of respondents that do not currently have coverage, 37.1 percent plan to purchase coverage through the Marketplace. Among the 92.8 percent who are currently insured, 8.7 percent plan to purchase coverage through the Marketplace.

Interest in purchasing insurance is greatest among younger respondents with 15.8 percent of those between 18-34 planning to buy insurance, 11.2 percent between 25 and 54, 7.9 percent between 55 and 69, and 2.5 percent of those 70 and over planning to buy coverage.

8.9 percent of respondents report visiting the Health Insurance Marketplace website. Access rates are greater among those who plan to purchase insurance, with 30.2 percent having visited the site compared to 6.5 percent of those not planning to purchase insurance through the Marketplace. Despite this, nearly two-thirds of all reported visits by respondents (64.6 percent) were from those who did not plan to purchase insurance.

Among those who planned to buy insurance, 41.3 percent report that they feel sufficiently informed about how to use the Marketplace website. Confidence is higher among those that had already visited the website with 46.9 percent feeling sufficiently informed as opposed to 38.7 percent among those who had not yet visited the website.

Pete Damiano, Director of the University of Iowa Public Policy Center, which last month release a report on the Health Insurance Marketplace, commented that “[t]he data about the Health Insurance Marketplace reinforce what we have seen from other studies in Iowa—that many consumers will need significant assistance knowing what is available from the Marketplace, how to access this insurance and being comfortable with the costs and other aspects of their policies.”

Despite the politically charged nature of the Affordable Care Act, which led to the creation of the Health Insurance Marketplace, interest in the website extends across all political perspectives, with Independent the largest group at 40.1 percent, Democrats at 34.7 percent, and Republicans comprising 22.1 percent of reported visits. In contrast, Republicans constitute a much lower share of those who plan to purchase insurance through the site, at only 9.6 percent of those respondents planning to buy coverage. Independents make up 44.6 percent of this group and Democrats 41.5 percent.

Background: The Hawkeye Poll was conducted Nov. 10-17, 2013 by the Hawkeye Poll Cooperative, comprised of UI faculty, graduate, and undergraduate students in political science, with the cooperation and facilities of the Iowa Social Science Research Center, directed by UI Sociology Professor Kevin Leicht. The faculty adviser for the poll is UI Professor of Political Science Frederick J. Boehmke. The poll is a teaching, research and service project of the UI Department of Political Science. The College of Liberal Arts and Sciences and the Office of the Provost fund the poll.
**Respondent identification:** A random sample was acquired with 70 percent household landline numbers and 30 percent mobile phone numbers. For households, an initial attempt was made on answering the phone to reach the “youngest male who is 18 years or older.” All who stated they were over age 18 and willing to participate in the survey were included.

**Sample:** 1038 participants, margin of error for full sample is +/- 3 percent. Among these respondents, 32.55 percent were Democrat, 26.72 percent Republican and 34.55 percent Independent. 46.49 percent considered themselves moderate, while 20.92 percent self-identified as liberal and 30.9 percent as conservative.

**Weighting:** Reported results are weighted by sex and age.

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