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AFTER KING V. BURWELL

What Federal Exchange Enrollees Want

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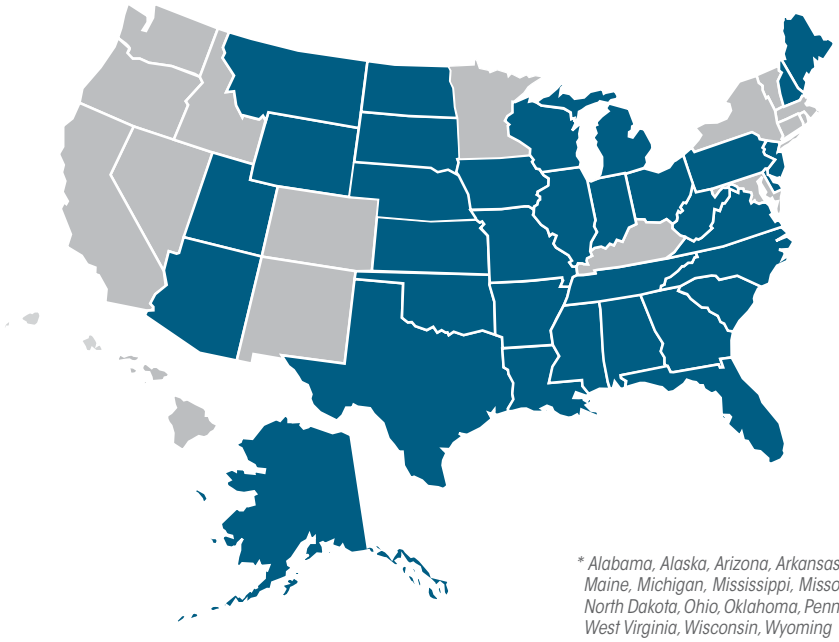


715 ObamaCare exchange enrollees in federal exchanges states

April 20 - May 3, 2015

MOE +/- 3.66%

** Alabama, Alaska, Arizona, Arkansas, Delaware, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Louisiana, Maine, Michigan, Mississippi, Missouri, Montana, Nebraska, New Hampshire, New Jersey, North Carolina, North Dakota, Ohio, Oklahoma, Pennsylvania, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, West Virginia, Wisconsin, Wyoming*

EXECUTIVE SUMMARY

The Foundation for Government Accountability commissioned a poll of 715 ObamaCare exchange enrollees. All enrollees surveyed live in one of the 34 states that are using the HealthCare.gov ObamaCare exchange. Based on their reported income, the vast majority of these enrollees are eligible for subsidies and, as a result, many of these enrollees could be personally impacted by the Supreme Court's forthcoming King v. Burwell decision.

The purpose of the poll was to discern how individuals who have a real stake in the outcome of the case feel about the dispute and how they think lawmakers should respond to a Supreme Court decision that strikes down the subsidies as illegal.

Overall, the enrollees reported a less-than-positive ObamaCare experience: a majority of them have seen their premiums and out-of-pocket costs increase or remain stagnant. Likely compounding this negative sentiment, the poll found that a large majority of enrollees were forced into the exchange while only a small number joined voluntarily.

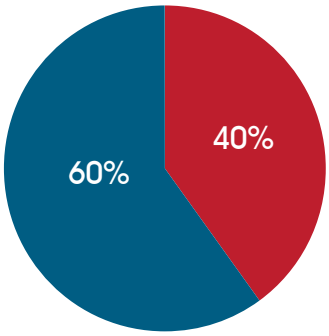
If the Supreme Court strikes down the ObamaCare subsidies in federal exchange states in its decision later this month, the majority of enrollees want Congress to make broad changes to ObamaCare (even more so than the general population), not just for their own benefit, but changes to benefit all Americans. Enrollees blame Congress, not the states, for the potential loss of their subsidies and expect Congress to cleanup the mess they have created. These attitudes largely transcended party lines.

Overall, exchange enrollees are politically diverse, but enrollment in ObamaCare has not pushed them to the left. While enrollees tend to lean Democratic, they appear to be up for grabs in 2016.

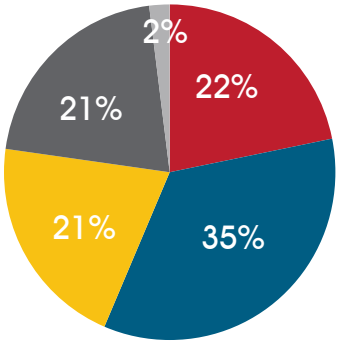
WHO THEY ARE: NOT WHO YOU WOULD EXPECT

Conventional wisdom suggests that exchange enrollees are mostly Democrats who are happy with their exchange coverage, were previously uninsured, and, in the wake of a pro-King ruling, will want state lawmakers to quickly act to preserve their subsidies. But this is an inaccurate stereotype of ObamaCare exchange enrollees. In reality, exchange enrollees are politically diverse.

Have you ever signed up for a health insurance plan on Healthcare.gov?

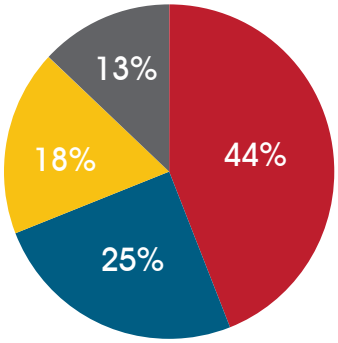


In the November election that just occurred, the candidates you voted for were from which party?



35 percent of exchange enrollees are Democrats, 22 percent are Republicans, and 21 percent are split-ticket voters. Nearly a quarter of enrollees – 21 percent – did not vote at all in 2014.

What is your family's annual income?



Nearly half of exchange enrollees are below 150 percent of the federal poverty level (FPL). In sum, 69 percent are below 250 percent FPL.

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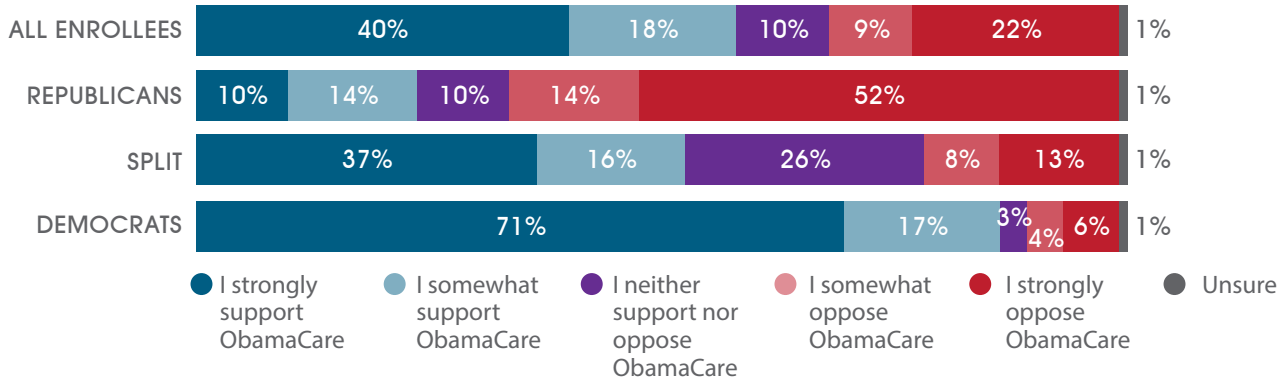
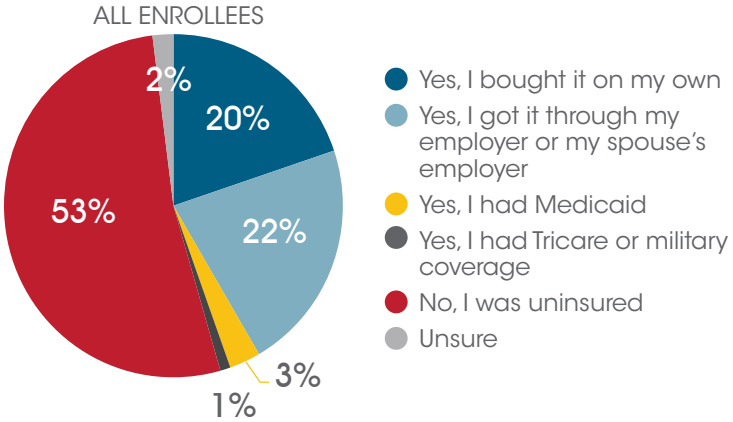
When it comes to general attitudes about the law, 58 percent of exchange enrollees say they support ObamaCare, while 31 percent say they oppose it. 66 percent of Republicans oppose the law while 87 percent of Democrats support it.

Generally speaking, do you support or oppose the federal Affordable Care Act, commonly known as ObamaCare?



Did you have health insurance prior to signing up on HealthCare.gov?



Nearly half (46 percent) of the ObamaCare enrollees were previously insured, 42 percent of them on private insurance.

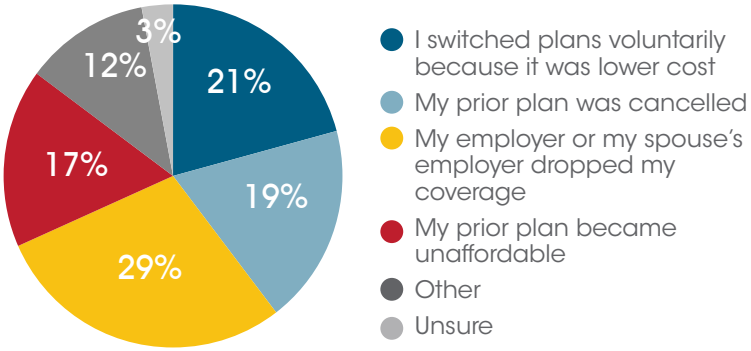
THEIR STORY: AN UNHEALTHY OBAMACARE EXPERIENCE

While ObamaCare proponents are quick to cheer about high enrollment as a sign of "success", it is important to understand why a majority of enrollees are participating in the exchanges. A closer look at the numbers reveals that well over a majority of enrollees who were previously insured are on the exchange because they were forced out of their prior coverage.

A full 46 percent of enrollees (or 321 individuals) were previously insured. 65 percent of these individuals were forced into the exchange, mostly (48 percent) because their previous insurance was cancelled or their employer dropped coverage. An additional 17 percent say they were forced to drop their coverage because it became unaffordable. Just 21 percent say they joined the exchange voluntarily because it was cheaper.

Which of the following reasons best describes why you switched to a health insurance plan from HealthCare.gov?

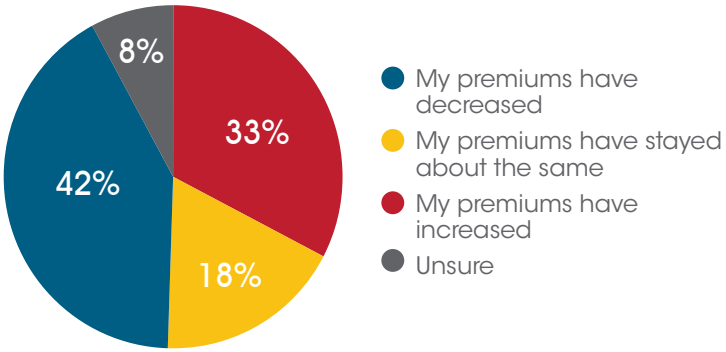
PREVIOUSLY INSURED ENROLLEES



51 percent of enrollees who were previously insured say their premiums have increased or remained stagnant since their enrollment in the exchange– a far cry from President Obama's promise to lower premiums by "up to $2,500 a year."[1]

In thinking about the insurance you had before signing up on the HealthCare.gov ObamaCare exchange, how have your premium costs changed compared to the insurance you had before?

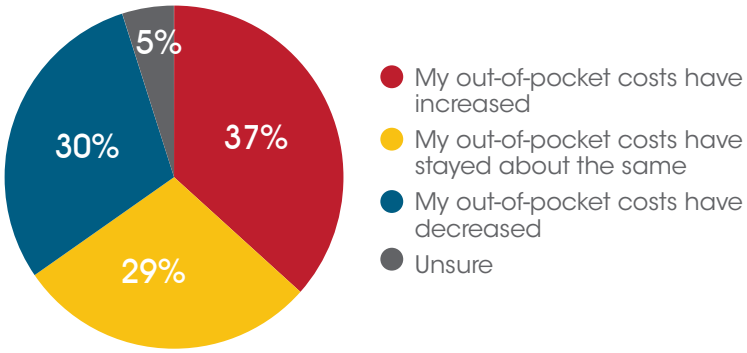
PREVIOUSLY INSURED ENROLLEES



In addition, 66 percent of enrollees who were previously insured say their out-of-pocket costs have increased or remained stagnant since purchasing insurance on the exchange.

In thinking about the insurance you had before signing up on the Healthcare.gov ObamaCare exchange, how have your deductible, copays, and other out-of-pocket costs changed compared to the insurance you had before?

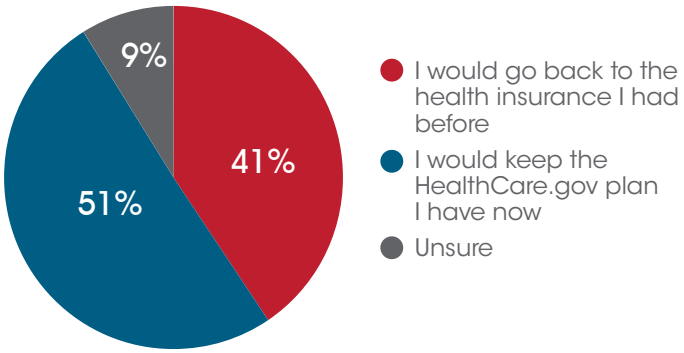
PREVIOUSLY INSURED ENROLLEES



Not surprising after this less-than-stellar experience, 41 percent of previously insured enrollees say they would go back to their prior coverage if they had the choice.

If you had the opportunity to regain the coverage you had prior to signing up for insurance on HealthCare.gov, how would you respond?

PREVIOUSLY INSURED ENROLLEES



POLITICAL FALLOUT: AFTER OBAMACARE ENROLLMENT, ENROLLEES SAY THEY ARE LESS LIKELY TO VOTE FOR DEMOCRATS

Conventional wisdom suggests that ObamaCare exchange enrollees might move to the left as a result of their enrollment, particularly if this is their first encounter with welfare. However, the data suggests enrollees' political leanings have actually trended away from Democrats since their enrollment in ObamaCare.

48 percent of those surveyed indicated they voted for Barack Obama, the Democrat, in 2012. Just 25 percent said they voted for Mitt Romney, the Republican presidential candidate.

Going forward, however, just 35 percent of all ObamaCare exchange enrollees say they will vote for the Democratic candidate in 2016—an 11-point drop from 2012. Conversely, 24 percent say they will vote for the Republican nominee, just a one-point drop from Romney's 25% in 2012.

ALL ENROLLEES

	2012 Presidential	2014 Mid-Term	2016 Presidential
Republican	25% (Romney)	22%	24%
Democrat	47% (Obama)	35%	35%
Split	6% (Other)	21%	9% (Other)
Non-voting	16%	21%	6%
Unsure	6%	2%	26%

Unsurprisingly, the large majority of enrollees who voted Republican in 2014 also voted for Mitt Romney, the Republican nominee, in 2012 (79 percent). Just 11 percent of this group voted for Barack Obama.

Looking forward to 2016, however, it appears enrollment in ObamaCare has largely failed to expand the Democratic base: Republicans will likely hold on to the bulk of their exchange voters, with 70 percent saying they will still vote for the Republican nominee. Only 3 percent say they will vote for the Democrat, while 24 percent are undecided and 3 percent say they will vote for another candidate.

REPUBLICAN ENROLLEES

	2012 Presidential	2016 Presidential
Republican	79% (Romney)	70%
Democrat	11% (Obama)	3%
Other	6%	3%
Non-voting	3%	0%
Unsure	1%	24%

Democrat exchange enrollees went solidly for Obama in 2012—89 percent versus just 1 percent for Romney.

However, 76 percent of Democrat enrollees say they will vote for the Democratic nominee in 2016, a 13 percent drop from 2012. 13 percent say they are unsure how they will vote.

DEMOCRAT ENROLLEES

	2012 Presidential	2016 Presidential
Republican	1% (Romney)	2%
Democrat	89% (Obama)	76%
Other	2%	6%
Non-voting	6%	3%
Unsure	2%	13%

In 2012, Obama won split-ticket ObamaCare enrollees, besting Romney 46 to 23 percent. 14 percent of 2014 split-ticket enrollees voted for a candidate from a different party, while 2 percent did not vote.

But Democrats have a tougher outlook with this key voter base in 2016: only 14 percent of split-ticket exchange enrollees say they will vote for the 2016 Democratic nominee, while 30 percent say they will vote Republican, and 42 percent are undecided. Despite conventional wisdom, this group is not a lock for Democrats in 2016.

SPLIT-TICKET ENROLLEES

	2012 Presidential	2016 Presidential
Republican	23% (Romney)	30%
Democrat	46% (Obama)	14%
Other	14%	13%
Non-voting	2%	1%
Unsure	16%	42%

POST-KING, EXCHANGE ENROLLEES WANT MAJOR OBAMACARE REFORMS

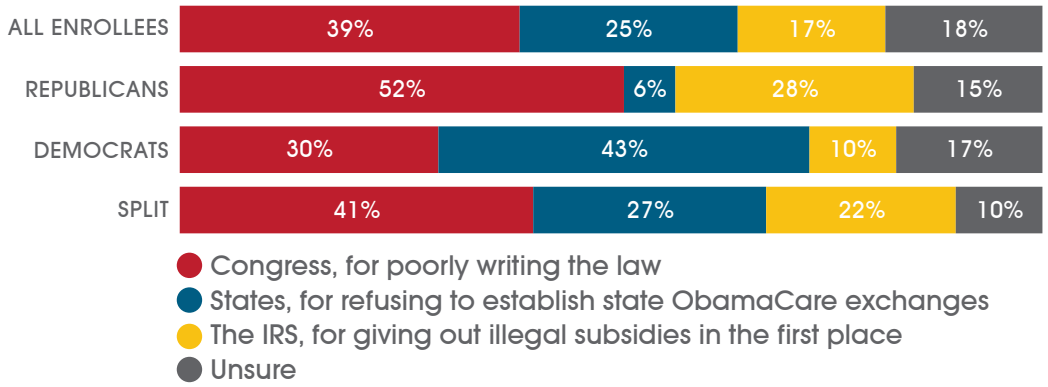
Exchange enrollees have strong feelings about how lawmakers should react if the Supreme Court strikes down their subsidies. In fact, exchange enrollees strongly support sweeping changes to the law—and not just for themselves, but for all Americans.

1. EXCHANGE ENROLLEES, LIKE THE GENERAL PUBLIC, WILL BLAME CONGRESS (NOT STATES) IF SUBSIDIES ARE THROWN OUT

Nearly 40 percent of ObamaCare exchange enrollees will blame Congress if the Supreme Court rules for the plaintiff and strikes down the ObamaCare subsidies in federal exchange states. Only 25 percent of enrollees say they will blame their state officials for not setting up a state ObamaCare exchange.

A majority of Republicans and a near majority of split-ticket voters will blame Congress if the subsidies are struck down.

As you may know, the United States Supreme Court will decide a lawsuit about whether the IRS illegally expanded ObamaCare to provide subsidies in 34 states that had declined to establish state-funded health insurance exchanges under the law...If this happens, who would you blame most?



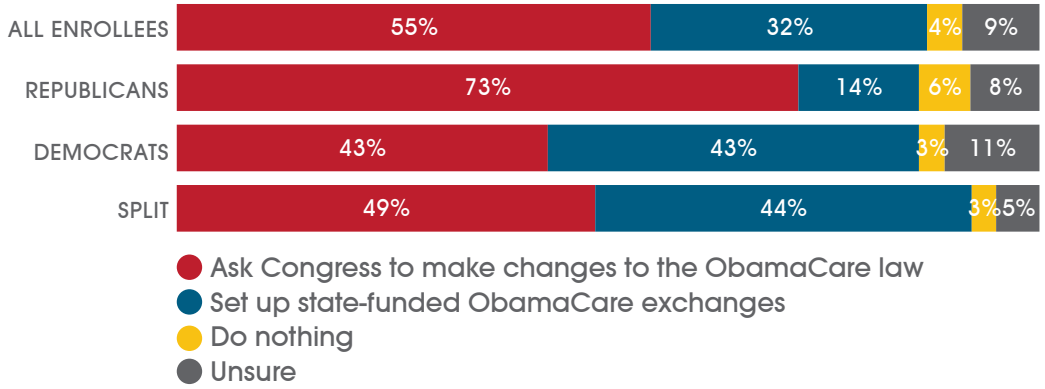
Another FGA poll, conducted in March of this year, found similar results amongst the general public in federal exchange states. 46 percent of those polled said they would blame Congress, not state lawmakers, for the loss of subsidies. Just 20 percent said they would blame the states.[2]

2. OBAMACARE EXCHANGE ENROLLEES EXPECT CONGRESS, NOT STATES, TO ACT

Given that exchange enrollees will blame Congress, it is no surprise that a majority of exchange enrollees also say they expect Congress to act to fix the mess they have created. 55 percent of enrollees say they want Congress to make changes to ObamaCare. Nearly half of Democrats and split-ticket voters say the same. Conversely, just 32 percent of enrollees say they want their state to set up a state exchange in response to a pro-King ruling.

The bottom line for federal lawmakers: ObamaCare enrollees are looking to you, not their state officials, to act.

If the Supreme Court rules that the IRS overstepped its authority and that ObamaCare subsidies are illegal in these 34 states, how should states respond?

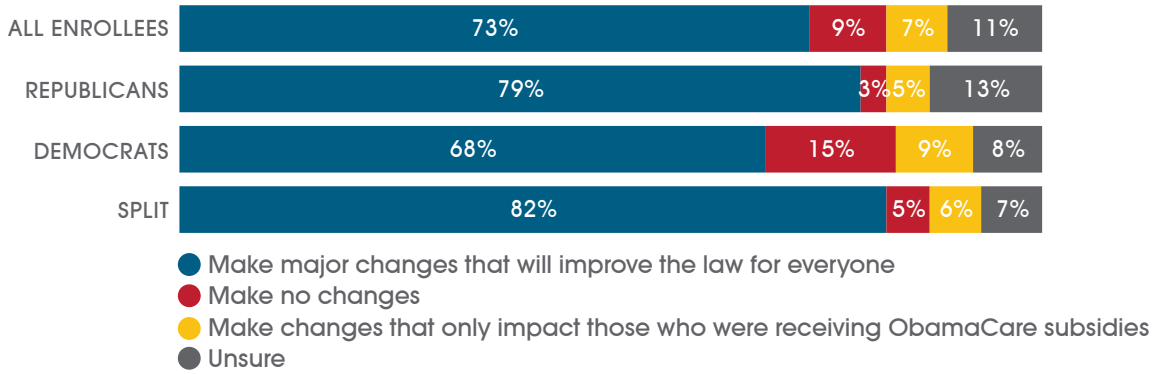


3. EXCHANGE ENROLLEES, LIKE THE GENERAL PUBLIC, WANT OBAMACARE CHANGES THAT HELP EVERYONE

This poll uncovered another similarity between ObamaCare exchange enrollees and the general public: both groups, in the wake of a pro-King ruling, want Congress to re-open the law and make changes that benefit everyone, not just exchange enrollees. In fact, 73 percent of exchange enrollees said they want Congress to make broad, sweeping changes that benefit all Americans, not just themselves. An additional 9 percent don't want Congress to do anything, even though that means many of them would lose their subsidies. In sum, 82 percent of exchange enrollees want broad changes or no changes at all; just 7 percent want changes that only benefit exchange enrollees.

This attitude transcends party lines: 79 percent of Republicans, 68 percent of Democrats, and 82 percent of split-ticket voters want sweeping changes to ObamaCare that improve the law for everyone.

If Congress re-opens the law, how should they best make changes to ObamaCare?



FGA's March poll of the general public in federal exchange states found similar results: 75 percent of those surveyed—including 69 percent of Democrats and 78 percent of split-ticket voters—said they want Congress to make major changes to ObamaCare that will improve the law for everyone, in the wake of a pro-King ruling.[3] 12 percent said they want Congress to make changes that only benefit subsidy recipients.

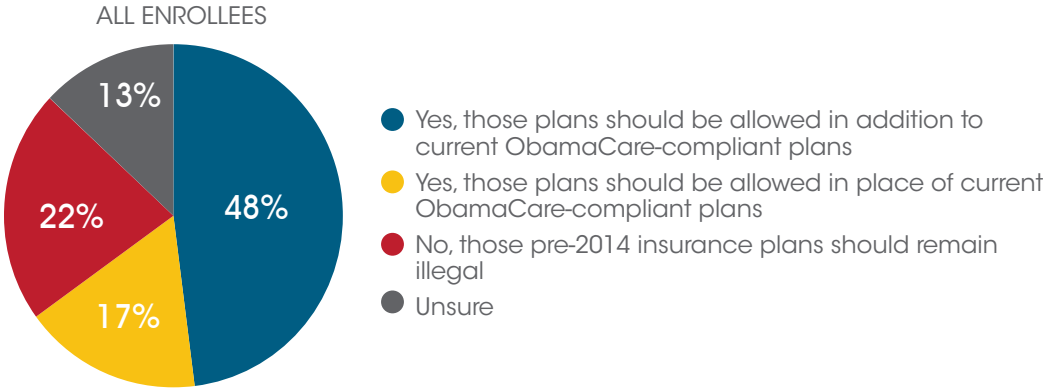
ENROLLEES SUPPORT THREE MAJOR OBAMACARE CHANGES

Exchange enrollees were asked their opinions on three major changes to ObamaCare that have been discussed by Congressional leaders.

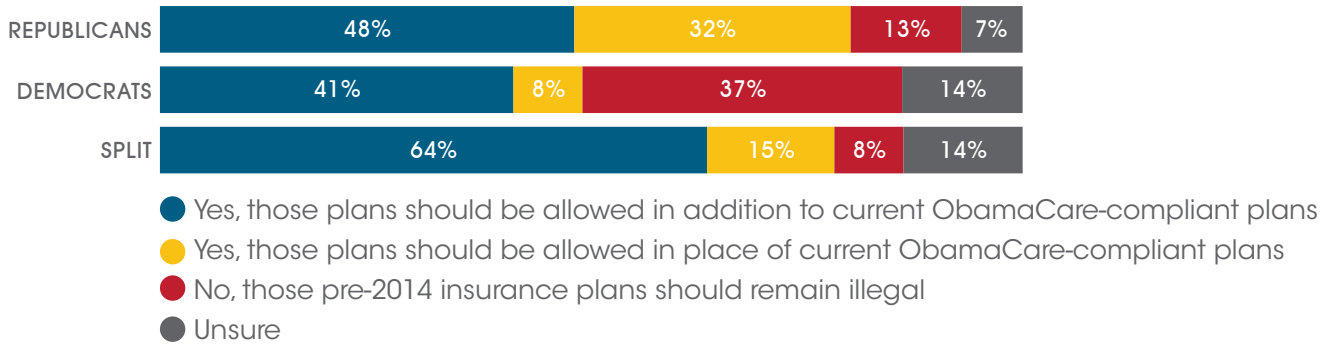
1. MORE PLAN CHOICES

48 percent of ObamaCare exchange enrollees say they want pre-ObamaCare plans to be made available once again, in addition to current ObamaCare-compliant plans. 17 percent said those plans should be made available in place of current ObamaCare-compliant plans. In total, 65 percent of exchange enrollees want to see pre-ObamaCare plans legalized. Just 22 percent said the plans should remain illegal.

ObamaCare outlawed many health insurance plans that were available before 2014. If Congress re-opens the law, should they allow people to buy the types of plans that used to be sold before 2014?



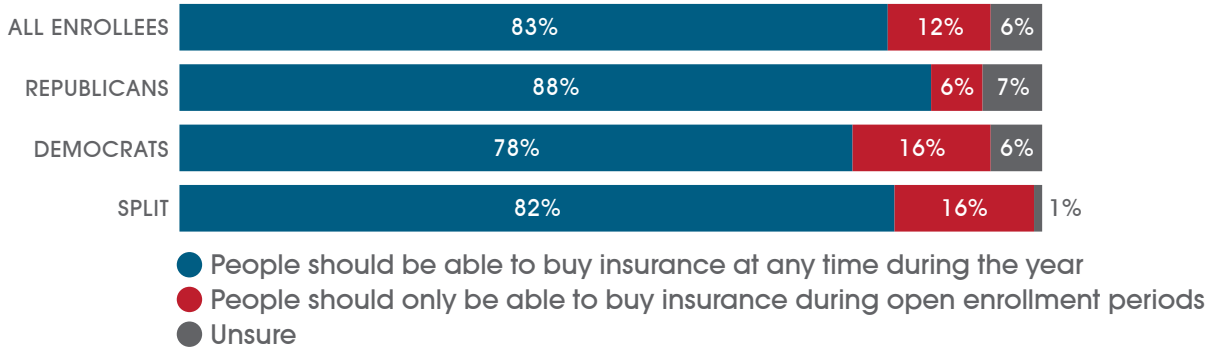
This attitude transcends party lines: 80 percent of Republicans, 49 percent of Democrats, and 79 percent of split-ticket voters want to see these plans legalized, either in place of or in addition to current ObamaCare-compliant plans.



2. MORE TIME TO GET COVERED

A huge majority of exchange enrollees (83 percent) said they want Congress to allow Americans to purchase health insurance any time during the year, not just during ObamaCare's open enrollment window. This idea has broad support from across the political spectrum, with 78 percent of Democrats and 82 percent of split-ticket voters expressing support for this ObamaCare change.

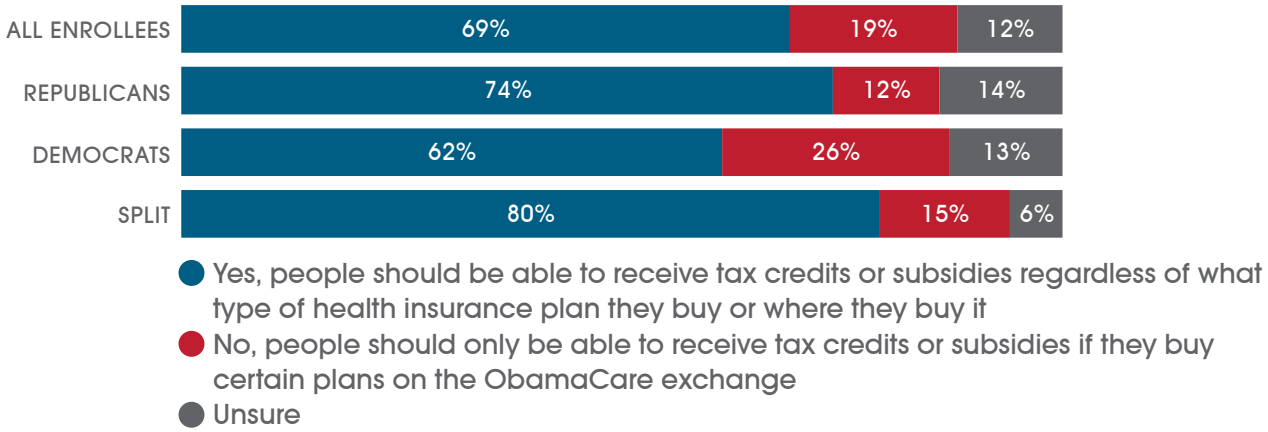
Before ObamaCare, people could buy insurance any time throughout the year. But under ObamaCare, most people can only buy insurance during a 3-month open enrollment period each year. If Congress re-opens the law, should they allow people to buy insurance during the entire year or only during current 3-month open enrollment periods?



3. MORE FLEXIBLE SUBSIDIES

The majority of exchange enrollees also say they want more flexibility in how they spend their ObamaCare subsidies, rather than being limited to just ObamaCare exchange plans. 69 percent of enrollees expressed support for this idea, which also yielded broad support regardless of political ideology.

Currently, ObamaCare only allows subsidies for certain government-approved plans sold on the ObamaCare exchange. If Congress re-opens the law, should they allow people to receive tax credits or subsidies for all types of health insurance plans, including those not sold on the ObamaCare exchange?



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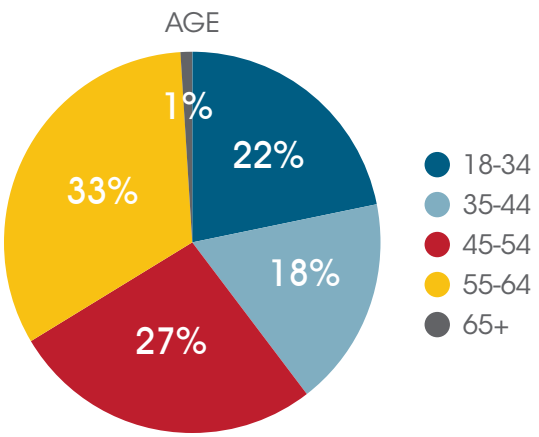

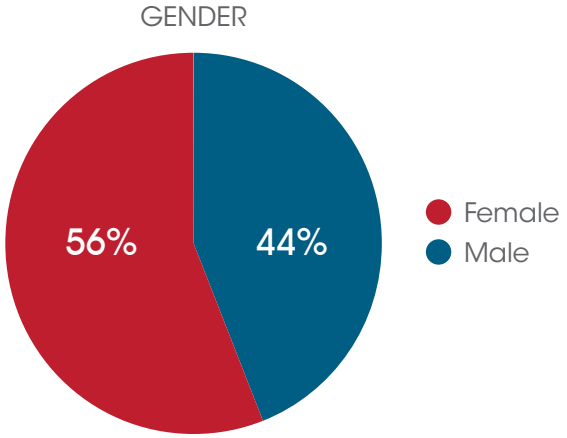

METHODOLOGY

Results for this poll are based on live telephone interviews conducted among a multi-state sample of 715 adults who are enrolled in health insurance plans purchased on HealthCare.gov. The multi-state sample was limited to voters in the 34 states that have not established health insurance exchanges. Data for this survey research was collected by Advantage, Inc.

Interviews were conducted via a computer-assisted telephone interviewing system by professional interviewers who are extensively trained in interviewing practices, including techniques designed to achieve the highest possible respondent cooperation. Questions and responses were rotated to ensure survey integrity.

The surveys were conducted April 20, 2015 through May 3, 2015. The margin of sampling error is plus or minus 3.66 percentage points. The margin of sampling error may be higher for certain subgroups.

Data was sampled using weighted demographic information from the U.S. Department of Health and Human Services. Demographic information for actual exchange enrollees was used to construct sample target weights.

The Foundation for Government Accountability paid for all costs associated with this survey.

REFERENCES

1. J.B. Wogan, "No cut in premiums for typical family," Politifact (2012), http://www.politifact.com/truth-o-meter/promises/obameter/promise/521/cut-cost-typical-familys-health-insurance-premium-/.
2. Foundation for Government Accountability, "After King v. Burwell: Voter's Opinions on ObamaCare, Exchange Subsidies, and Needed Reforms, Foundation for Government Accountability" (2015), http://thefga.org/wp-content/uploads/2015/03/KvBMemoPoll-final.pdf.
3. Ibid.

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