

## Evaluating Consumers' Experience with the Exchange (Application, Plan Shopping, & Enrollment)

### Consumer Marketplace Experience Survey

#### INTRODUCTION

Although choosing a health plan is difficult for consumers, decision support can help consumers quickly find high-value health plans that meet their needs (Johnson et al., 2012; Kingsley et al. 2012; PBGH, 2012). Our research supports tracking and evaluating the performance of exchange decision support to identify problems and develop and test solutions. Consumer experience surveys are a key part of any evaluation plan.

#### RECOMMENDED QUESTIONS BY DOMAIN

By combining learnings from our consumer research with insights from a variety of sources, including CMS' draft health insurance marketplace survey, we have created a draft set of questions targeting several key domains (see Table 1). This base set of questions has been modified to maximize applicability, but it can easily be customized to meet specific exchange needs, query channel-specific experiences (e.g., website vs. call center), and target sub-groups of users (e.g., individual consumers, employers, or brokers).

**Table 1.** Consumer experience survey questions by domain. Superscripts map to response options below table.

Domain	PBGH Recommended Questions
<b>Key Global Ratings</b>	Using any number from 0 to 10, where 0 is the worst health insurance experience possible and 10 is the best health insurance experience possible, what number would you use to rate your <b>overall experience</b> with [exchange]? <sup>1</sup>  Did you get the information or help you needed from [exchange]? <sup>2</sup>
<b>Optional Global Ratings</b>	How easy was it to understand what health plans and financial assistance you were eligible for using [exchange]? <sup>3</sup>  How confident are you that you chose the right health plan for you or your family? <sup>4</sup>
<b>Application/ Eligibility</b>	Was the application easy to complete? <sup>2</sup>  Was it easy to find out if you qualified for [exchange] or [Medicaid]? <sup>2</sup>  Was it easy to find out if you qualified for financial assistance? <sup>2</sup>  Using any number from 0 to 10, where 0 is the worst application process possible and 10 is the best application process possible, what number would you use to rate the <b>application process</b> through [exchange]? <sup>1</sup>

<b>Health Plan Shopping</b>	<p>How easy was it <b>to compare the benefits and cost</b> of each health plan? <sup>3</sup></p> <p>How easy was it to compare health plans on each of the following? <sup>3</sup></p> <ul style="list-style-type: none"> <li>•Your monthly premium cost</li> <li>•Your cost when getting care</li> <li>•The total cost you would probably pay in a year</li> <li>•If your doctor [or clinic] is in the health plan</li> <li>•Health plan rules about going to doctors or hospitals</li> <li>•The quality of care</li> </ul> <p>Using any number from 0 to 10, where 0 is the worst health plan shopping process possible and 10 is the best health plan shopping process possible, what number would you use to rate the <b>health plan shopping process</b> through [exchange]? <sup>1</sup></p>
<b>Enrollment</b>	<p>Did you enroll in a health plan through [exchange]? <sup>5</sup></p> <p><i>[If "Yes" to enrollment question] Was it easy to enroll in a health plan? <sup>2</sup></i></p> <p><i>[If "No" to enrollment question] What are the reason(s) you are not enrolling in a health plan through [exchange]? Mark all that apply.</i></p> <ul style="list-style-type: none"> <li>•Health plan costs</li> <li>•Available health plans did not meet your needs</li> <li>•Difficulty completing the application</li> <li>•You are not eligible for financial assistance</li> <li>•You are eligible for [Medicaid], not [exchange]</li> <li>•Could not find the information you needed</li> <li>•Other (Please explain.)</li> </ul> <p>Using any number from 0 to 10, where 0 is the worst health plan enrollment process possible and 10 is the best health plan enrollment process possible, what number would you use to rate the <b>health plan enrollment process</b> through [exchange]? <sup>1</sup></p>
<b>Customer Service</b>	<p>Did you get help filling out the application for health insurance or otherwise seek help using [exchange] customer service? <sup>5</sup></p> <p><i>[If "Yes" to customer service question] Was [exchange] customer service staff as helpful as you thought they should be? <sup>2</sup></i></p> <p><i>[If "Yes" to customer service question] Did [exchange] customer service staff treat you with courtesy and respect? <sup>2</sup></i></p>
<b>Preferences</b>	<p>Which of the following is most important to you when you choose a health plan? <i>Rank your top 3 (1 is most important, 2 is second, and 3 is third most important).</i></p> <ul style="list-style-type: none"> <li>•Your monthly premium cost</li> <li>•Your cost when getting care</li> <li>•The quality of care</li> <li>•Allowed to see any doctor in the health plan</li> <li>•Your doctor [or clinic] is in the health plan</li> <li>•Something else: _____</li> </ul>

	<p>What is the most important reason you used [exchange] to search for a health plan? <i>Mark only one.</i></p> <ul style="list-style-type: none"> <li>•I do not have health insurance and wanted financial assistance to make health insurance more affordable.</li> <li>•I have health insurance through my job but wanted more affordable health insurance.</li> <li>•To get help or information to choose a health plan.</li> <li>•To follow the government rules to have health insurance.</li> <li>•Some other reason: _____</li> </ul>
<b>Key Demographics</b> <sup>i</sup>	<p>In general, how would you rate your overall health? <i>[Excellent; Very good; Good; Fair; Poor]</i></p> <p>Before enrolling in a health plan today, were you enrolled in another health plan? <i>[Yes; No, but I have been in the past; No, I have never had a health plan; I don't know]</i></p> <p>What is your age? <i>[18 to 24; 25 to 34; 35 to 44; 45 to 54; 55 to 64; 65 to 74; 75 or older]</i></p> <p>What is the highest grade or level of school that you have completed? <i>[8th grade or less; Some high school, but did not graduate; High school graduate or GED; Some college or 2-year degree; 4-year college graduate; More than 4-year college degree]</i></p> <p>Overall, how often do you use the internet through a computer, tablet, or smart phone? <i>[Every day; Almost every day; A few days a week; About one day a week; Less than one day a week; Not at all]</i></p> <p>Do you speak a language other than English at home?<sup>5</sup></p> <p><i>[If "Yes"]</i> What is this language?</p>
<b>Optional Demographics</b> <sup>i</sup>	<p>Are you male or female? <i>[Male; Female]</i></p> <p>Are you of Hispanic or Latino origin or descent? <i>[Yes, Hispanic or Latino; No, not Hispanic or Latino]</i></p> <p>What is your race? Mark one or more. <i>[White; Black or African American; Asian; Native Hawaiian or Other Pacific Islander; American Indian or Alaska Native; Other]</i></p>

We recommend the following response options:

1. 0 to 10 scale, where scale endpoint labels are: 0 = “Worst [insert applicable descriptor] possible” and 10 = “Best [insert applicable descriptor] possible”
2. “Yes, definitely”; “Yes, somewhat”; “No”
3. 1 to 5 scale, where scale endpoint labels are: 1 = “Very easy” and 5 = “Very difficult”
4. 1 to 5 scale, where scale endpoint labels are: 1 = “Very confident” and 5 = “Not at all confident”
5. “Yes”; “No”

## SOURCES

- PBGH’s “Supporting Consumers’ Decisions in the Exchange” research ([www.pbgh.org/exchange-plan-choice](http://www.pbgh.org/exchange-plan-choice))
- CMS’ draft health insurance marketplace survey (<http://www.cms.gov/Regulations-and-Guidance/Legislation/PaperworkReductionActof1995/PRA-Listing-Items/CMS-10488.html>)
- Consumer Assessment of Healthcare Providers and Systems (CAHPS; [https://cahps.ahrq.gov/clinician\\_group/](https://cahps.ahrq.gov/clinician_group/))
- California Health Interview Survey (CHIS) (<http://healthpolicy.ucla.edu/chis>)

<sup>i</sup> If demographic data is collected during enrollment *and* users’ enrollment data and survey data can be linked, these questions need not be re-queried.