

The State of Health Insurance in COVID-19 America

In an effort to understand consumer behavior around health insurance and how it's been impacted by the pandemic, [Civis Analytics](#) conducted three surveys of US adults in 2020: one in February (6,402 respondents), one in June (3,680 respondents), and one in September (3,002 respondents). More on the methodology [here](#).

- **Who is insured? Who isn't? How has it changed since COVID-19 began?**

- The **uninsured rate is now approximately 14.7%** – a 2.7% increase from February (12%). Approximately 6.7 million more people are without health insurance compared to February.
- **Black, younger, and less educated Americans** were disproportionately impacted.
 - In February, nearly two in 10 (17%) of Black Americans were uninsured; by September, this jumped to more than one in four (26%).
 - The uninsured levels of all other racial groups either bounced back to pre-pandemic levels or remained within 2% of their pre-pandemic levels.
 - In comparison, 11% of white Americans were uninsured in February, rising only slightly to 12.5% in June and falling to 12% in September.
 - Latinx Americans have a high uninsured rate that increased during the pandemic, though the increase was not as drastic as it was for Black Americans (18% in February, 21% in both June and September).
 - In September, 23.3% of Black women said they didn't have insurance, compared to 11% of white men.
 - In September, 8% of people said they lost their health insurance coverage explicitly due to COVID-19, but these numbers were higher for Black Americans (10.4%), and 23% of those Black Americans reported that they were still uninsured.
 - Some who lost their health insurance because of COVID-19 have been able to obtain alternative coverage through their spouses/partners or by purchasing an individual plan, but of the 10.4% of Black Americans who lost coverage due to COVID, 23% are still uninsured as of September.
 - In comparison, 6.8% of white Americans lost their insurance explicitly due to COVID-19; 8% still haven't been able to find alternative coverage.
 - Young Americans experienced the biggest shifts toward being uninsured.

- 18-26-year-old population: 17% in February → 27% in September.
 - 50-64-year-old population: 11% in February --> 12% in September.
 - People without a high school diploma reported a 6% increase in uninsured rate (21% in February rose to 27% in September).

- What does health insurance purchase behavior look like right now, and how has it changed since the pandemic began?
 - In June, 16% of people who are currently insured said they signed up for health insurance during COVID-19. This number includes everyone, not just those who lost their health insurance coverage.
 - Most new enrollees signed up for Medicaid (25%), followed by joining their spouse/partner's plan (21%), and purchasing in the Marketplace (16%).
 - Of everyone who is insured, we see **a decrease in those who are insured through Medicaid and an increase in those who are insured through private plans**. All other types remained stable.
 - Medicaid: 15% in February / 10.5% in June
 - Private Insurance: 8.7% in February / 11% in June
 - Medicare: 29.7% in February / 31% in June
 - People are now **spending more time shopping** for health insurance.
 - In February, 45% of people said they spent less than 15 minutes shopping for health insurance.
 - In June, people said they spent much longer shopping: 41% spent 15 minutes to an hour and 24% spent several hours.

- What do consumer attitudes towards health insurance look like? What do they look for when choosing a plan?
 - **Prior to the pandemic, people were largely satisfied** with their purchasing experience. This is also true for individuals who purchased health insurance during COVID-19.
 - 79% of people in February said they were either "Very Satisfied" or "Somewhat Satisfied" with their experience of purchasing health insurance during the prior year.
 - In June, 80% of people who purchased during the pandemic reported being "Very Satisfied" or "Somewhat Satisfied" with their experience.
 - **Consumer confusion is high.**

- Uncertainty about health insurance status went up only slightly overall across all respondents (1.8% → 2.6% → 2.5% in Feb, June, Sept, respectively), but for young people and Black Americans in particular, uncertainty is higher.
 - 4% of 18-26-year-olds in February said they didn't know if they were insured or not. In June, this went up to 9%, and in September, up to 10%.
 - 4% of Black Americans in February said they didn't know if they were insured or not. In June, this went up to 9%, and in September, down to 8%.
- Additionally, the percentage of **people who don't know whether they lost health insurance coverage** in the last 12 months increased from 2.2% (Feb) to 3.9% (June), back to 3.5% (September).
- In June, most people (51%) said they didn't know if their state had a special enrollment period during COVID-19.
 - Only 25.6% of people who live in a state with a State-Run Individual Exchange were aware of the special enrollment during COVID-19.
- Most people **aren't aware of their coverage options** as a result of losing their job. In June, the percent of people who said they're not sure if they qualify for specific coverage options were:
 - COBRA: 41.3%
 - ACA: 39.6%
 - Join Parents Plan: 26.3%
 - Join Spouses/Partners Plan: 29.6%
 - Medicaid: 33.3%
 - CHIP: 33.7%
- In September, 44% of uninsured people didn't know if their plan covered the costs of COVID-19 testing.
- In September, nearly a quarter (23%) of those who are insured didn't know if their insurance company offered telehealth options.
- Looking at **coverage features that were most important to consumers** in September, COVID-19 testing was important to 28% of people and telehealth was important to 18% of people. The most important features were Dental coverage, Prescription drug coverage, and Vision.
 - Dental: February - 74% / June - 68% / September - 66%
 - Prescription Drugs: February - 67% / June - 63% / September - 64%
 - Vision: February - 65% / June - 59% / September - 60%
 - Mental Health: February - 33% / June - 31% / September - 33%
 - Physical Therapy: February - 26% / June - 27% / September - 27%
 - Home Healthcare: February - 15% / June - 20% / September - 19%
 - Hearing aids & exams: February - 14% / June - 15% / September - 14%
 - Foot care: February -14% / June - 14% / September - 14%

- Long-term care/skilled nursing stays: February - 13% / June - 15% / September - 15%
 - Hospice Care: February - 8.5% / June - 11% / September - 12%
 - Covid-19 Testing: June - 27% / September - 28%
 - Telehealth: September - 18%
- The **most important quality of a health insurance plan is affordability**, followed by coverage for providers, then coverage for services and drugs. From the June survey:
 - 62% of people said affordability was Very Important
 - 52% said services and drugs covered were Very Important
 - 52% of people said being able to see the providers they wanted was Very Important
 - 28% of people said that brand recognition was Very Important
 - 20% said that tools like websites or apps were Very Important
 - 15% of people said that knowing someone who had similar coverage was Very important
 - In September, **40% of people said that they have used telehealth** in the last 12 months. This is up from 9% in [October 2019](#).
 - In October 2019, we found that people who had used telehealth were more likely to be males, in the 35-49 age category, and living in rural areas of the country.
 - In June 2020, we saw some of the same trends by gender and age, but more of a shift toward use by urban residents – 47% of whom had used telehealth services, compared to 40% of suburban residents and 30% of rural residents.
- **What are consumers intending to do this fall? How do they feel about the future?**
 - Looking at September data, we see a **rise in the number of people planning to skip health insurance** this year.
 - Among those currently uninsured, 46% don't plan to purchase health insurance this year, up from 33% in February.
 - More people will be **shopping for dependents' health insurance** for 2021.
 - In February, 12% responded they shopped for dependents for their 2020 plan; as of September, 17% report they will shop for dependents for 2021.
 - Among families and individuals shopping, "dependents" include children (44%), spouses/partners (40%) or parents (11%).
 - For the majority of them (59%), it will be their first time shopping for dependents.

- In September, most of those who are insured (76%) said they are **planning on staying with the same plan**. This did not change with the pandemic (76.5% in February).
 - This varies a bit by self-reported health. People on either end of the scale – either in Excellent or Poor health – were more likely to report that they were interested in switching plans, while people in the middle (Fair, Good, even Very Good) were less likely to be interested in switching.
 - 65% of people with Excellent Health stated that they’d stay with the same plan.
72% of people with Poor Health stated the same.
 - People on the upper end of income (\$150K+) were more likely to be interested in switching after the pandemic (19%).
- As of September, most people are **ambivalent about the immediate future** (one month out) and are unsure of whether things will get better or worse for them when it comes to their health (60%), their loved ones’ health (56%), their food security and daily supplies (43%), job (59%), savings (41%) or their income (54%).
 - But people are more opinionated when it comes to their **outlook on the economy**: Only 25% thought the *local* economy would neither improve or worsen and 24% felt this way about the *global* economy
 - 26% of people thought the *local* economy would get a little better in a month; 28% thought it would get a little worse
 - 21% of people thought the *global* economy would get a little better in a month; 31% thought it would get a little worse
- People are slightly more opinionated (slightly more optimistic) about the **longer-term future** (one year out) and are unsure of whether things will get better or worse for them when it comes to their health (54%), their loved ones’ health (54%), their food security and daily supplies (39%), job (56%), savings (40%) or their income (47%).
 - Only 22% thought the *local* economy would neither improve or worsen and 21% felt this way about the *global* economy
 - 31% of people thought the *local* economy would get a little better in a year; 23% thought it would get a little worse
 - 26% of people thought the *global* economy would get a little better in a year; 25% thought it would get a little worse

Methodology:

Civis Analytics conducted three surveys of US adults in 2020: one in February (6,402 respondents, fielded 2/10-2/11), one in June (3,680 respondents, fielded 8/26-7/1), and one in September (3,002 respondents, fielded 9/1-9/2). Results were weighted to be nationally representative. In each wave of the study, a portion of the questions were repeated to capture any changes over time.

Some complementary data from past Civis research was added to the overall analyses to provide additional insights on topics including access to healthcare services such as COVID-19 testing, barriers during the pandemic, interest and usage of telehealth services.

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