
With Monday’s deadline for purchasing private health insurance through the upgraded Healthcare.gov website looming, few local residents had purchased insurance there as of late November and early December, according to a University of Virginia survey.

Responses from Charlottesville-area residents surveyed by the Center for Survey Research at the University of Virginia’s Weldon Cooper Center for Public Service suggest that the site has been accessible for about half of those who have tried to use it, but that so far very few area residents have succeeded in purchasing insurance there.

In the most recent Jefferson Area Community Survey, or JACS, U.Va.’s omnibus survey of adult residents in six local jurisdictions (the city of Charlottesville and Albemarle, Nelson, Greene, Fluvanna and Louisa counties), about 15 percent of 578 respondents had attempted to access Healthcare.gov. Nearly half (48 percent) of those who attempted to get through were successful in accessing the site, while 40 percent of respondents were not. The remainder said they experienced delays or other issues.

Success with the website varied by age and by education level. Respondents 64 and under were more likely to be successful than were those 65 and older. The correlation between success on the website and education was dramatic: the more educated the respondent, the more likely they were to succeed in accessing the website. While 22 percent of high school graduates were successful, with each level of education, the success rate increased – to 86 percent for those with advanced graduate work or a Ph.D.

“These results suggest that this is a site that can be made to work, but isn’t yet easy to use,” said Thomas Guterbock, director of the Center for Survey Research and a professor of sociology. “One has to be concerned about whether the site is going to be usable by those who are most in need of insurance, or by those young people whom the government most wants to have buying it.”

Of those who say they have tried to access the site, only 15 percent actually tried to purchase insurance there. And only 42 percent of these would-be purchasers were successful in making an insurance purchase, representing just 1 percent of the total respondents to the survey.
Nationwide, about 60 percent of the population will be exempted from the requirements of the Affordable Care Act because they have insurance through their employer. Others are covered by Medicare, Medicaid or other existing insurance programs. In our area, slightly fewer than 13 percent of respondents say they need to buy new health insurance (or that they already have) under the Affordable Care Act.

“Since Oct. 1, more than 90,000 Virginians have applied for health insurance at the federal website and almost 5,000 have successfully enrolled in a plan,” said Carolyn Engelhard, director of the health policy program in the U.Va. School of Medicine’s Department of Public Health Sciences. “Although that is less than the target goal of 21,000 after the initial two months of the enrollment rollout, the November number of successful enrollees in Virginia quadrupled that of October, suggesting the federal website ‘fix’ accommodated the growing demand for health coverage in the commonwealth.”

The ACA authorized a Medicaid expansion to reduce the number of the uninsured, but the Supreme Court’s ruling in the summer of 2012 regarding the constitutionality of the ACA made the Medicaid expansion optional for the states. “Virginia currently has opted not to participate in a Medicaid expansion, leaving more than 190,000 of the 400,000 who would have been eligible with few options for new health coverage,” Engelhard noted.

“The percentage needing to buy new insurance varies significantly by age, employment status and race,” observed Kate Wood, senior project director at the Center for Survey Research. “Considering age, those between 50 and 64 are the most likely to say they are going to buy new health insurance or already have, at 20.5 percent. That number decreases to about 16 percent for those between 26 and 49.”

The youngest and oldest respondents are least likely to say that they need to buy a new policy (or that they already have done so): 5.9 percent of the 18- to 25-year-olds, and only 4.3 percent of those 65 and older, reflecting the presence in the area population of students often covered by their parents’ insurance, and older adults covered by Medicare.

The need for insurance varies significantly across racial and ethnic lines. African-American respondents were more than twice as likely as the overall population (26.2 percent) to say they needed to buy a new policy, while 18.2 percent of Hispanics said so; 11.5 percent of whites said they would buy new care or have already done so.

Before Obamacare, getting insurance through work was the main way that people bought health insurance, and the unemployed often had difficulty in getting insured at reasonable cost. In the survey, 60 percent of those currently looking for work said they expected to buy a new policy or have already done so. Among respondents, all currently employed respondents, either part-time (17.3 percent) or full-time (15.4 percent), were more likely to say they would be buying a new policy than were homemakers or students, none of whom said they were; 6.5 percent of retired respondents said they would need to buy a new policy or had already done so.

The Jefferson Area Community Survey is a regional omnibus survey carried out twice a year, reaching adults across the region via landline and cellular phones. With 549 interviews completed between Nov. 21 and Dec. 16, the estimates of the percent accessing the site or the
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percent needing insurance have a margin of sampling error of plus or minus 3 percentage points, Guterbock noted.

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