



Customer Impact Survey of the Affordable Care Act (ACA) in Connecticut

Coverage experience and health impact among
Qualified Health Plan (QHP) and Husky D
customers



September 3, 2024

Survey Objectives

What did we want to learn?

- Does coverage through AHCT work?
Has QHP or HUSKY D coverage over time impacted perceived health status and wellbeing?
- What ACA essential benefits are most valued and utilized?
- Are there any gaps in coverage and barriers to access and plan utilization?
- How can we improve?

Who did we survey?

Fielded in May 2024 to AHCT customers (QHP or HUSKY D coverage) for the past 5 years. Healthcare decision makers. 360 total respondents.

Respondents were:

- **59%** White, **24%** Hispanic, **8%** Black/AA
- **77%** English speaking, **20%** Spanish speaking, **3%** Eng/Span bilingual
- Skewed older with **68%** 45-64 years of age
- **59%** female
- **10%** had a child under the age of 18
- **65%** had a household income of \$50k or less with **44%** under \$25k, **22%** declined to share income
- **33%** wage earners, **23%** self-employed, **22%** unemployed, mix of retired, stay-at-home parent, student, did not respond
- **31%** were uninsured prior to obtaining a plan through AHCT

What did we find?

Among the study population, **we are fulfilling our mission. Access to coverage works.**

1 By multiple measures, loyal customers who choose, use, and stay with AHCT report **easier access to care, high levels of satisfaction, and improved health and wellbeing.** Most feel **their health would be much worse without coverage.**



97% agreed that knowing they are covered gives them a greater sense of safety and security.



89% agreed they are better able to access healthcare services due to this coverage.



96% agreed that having coverage has improved their general wellbeing.



82% agreed they are able to find healthcare professionals who take their plan.



80% agreed they are healthier now than they would be without this coverage.



74% agreed they use healthcare services more frequently because they have coverage.



79% say their health would be worse without their coverage.



76% felt their monthly premium was reasonable.

What did we find?

2 Among respondents, ACA essential benefits related to **regular health maintenance and preventative care were the most valued**, are highly utilized, and viewed as positively impacting health and wellbeing. This included preventative care, prescription drugs, lab tests, and emergency services where more than 8 out of 10 respondents noted these services as essential.

3 While access is easier for most, some customers did not use or were unable to use some coverage benefits. Reasons included **concerns about cost and inability to find a doctor that accepted their coverage**. Other concerns included mistrust of healthcare professionals, lack of transportation, and not knowing where to turn.

Reasons not able to get healthcare needed (N=43)

Could not find a doctor who took insurance	47%
Worried about cost or ability to afford it	44%
Don't have a doctor or know where to go	21%
Don't trust or are afraid of doctors or medical professionals	16%
Did not have transportation	5%
Had difficulty finding someone who would speak my language	2%
None of these	14%

Customer wish list

Dental and vision coverage	22%
More expansive coverage	12%
More providers who took insurance	9%
Affordable premiums or copays	8%
Access to alternative treatments	7%
Better access to specialists	5%

Where do we go next?

Insights

Most consumers indicate that coverage is improving their health and having a positive impact on their lives.

Preventative care is highly valued. Those seeking family care may have difficulty with access.

Some customers desire easier access to more specialized care.

Some report difficulty finding health care professionals that accept their coverage; many are concerned about the cost of services.

Recommendations

Leverage positive sentiment; consider social influence in marketing and education efforts.

Continue to promote and reinforce essential health benefits, especially preventative care.

Assess availability of care services. Address any awareness gaps among targeted populations.

Provide and promote resources and increased support in finding and using care; provide cost information. Promote dental.

Help customers use their plan. Share additional clear information on what is covered in each plan (specialty services in particular).

Implementations

Focus Group feedback used to refine messaging and creative for marketing campaigns.

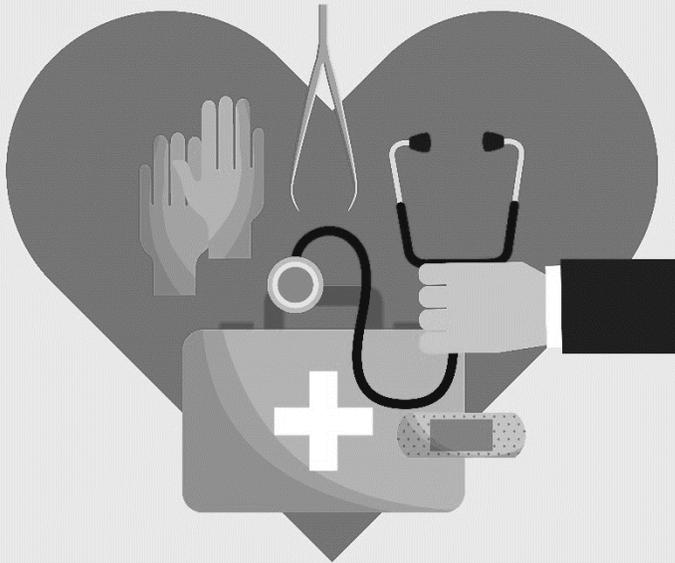
Expand outreach efforts to increase health literacy and address social determinants of health, with support from community partners.

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Release a revised approach to comparing plans and continue to refine. Share feedback with Department of Social Services for additional areas of opportunity.

Detailed Findings

Overall Need and Use of Services



Most consumers indicate they are able to get all the care they need, with the most utilized services being related to regular health maintenance, such as preventative care, lab tests, and prescription drugs.

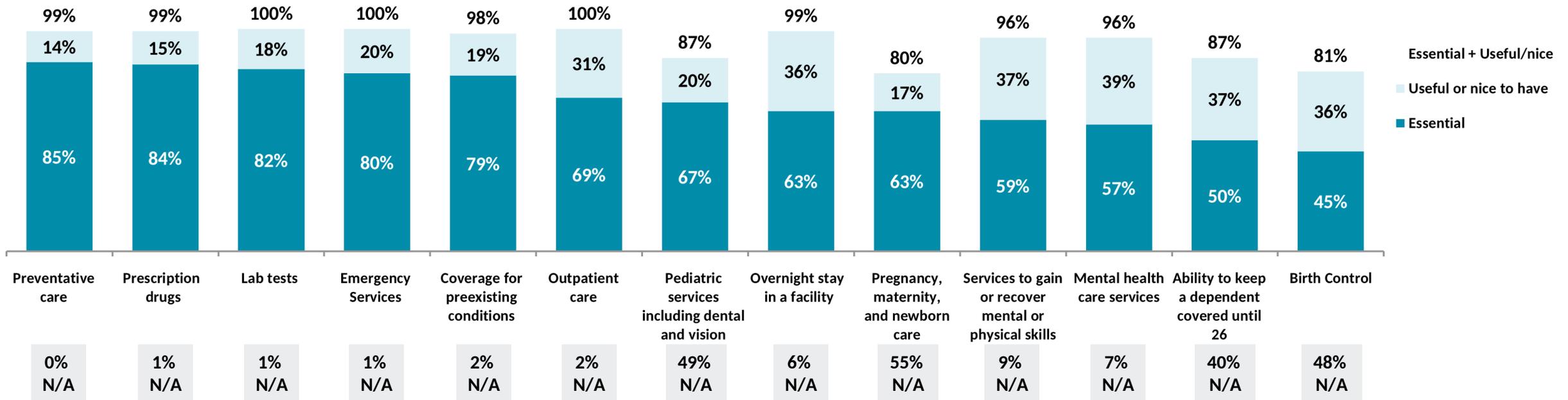
The most common hindrances to receiving care were lack of providers and the cost of care, although many expressed having little problems accessing care.



Consumers feel that the most essential services to their health and wellbeing are those related to regular health maintenance.

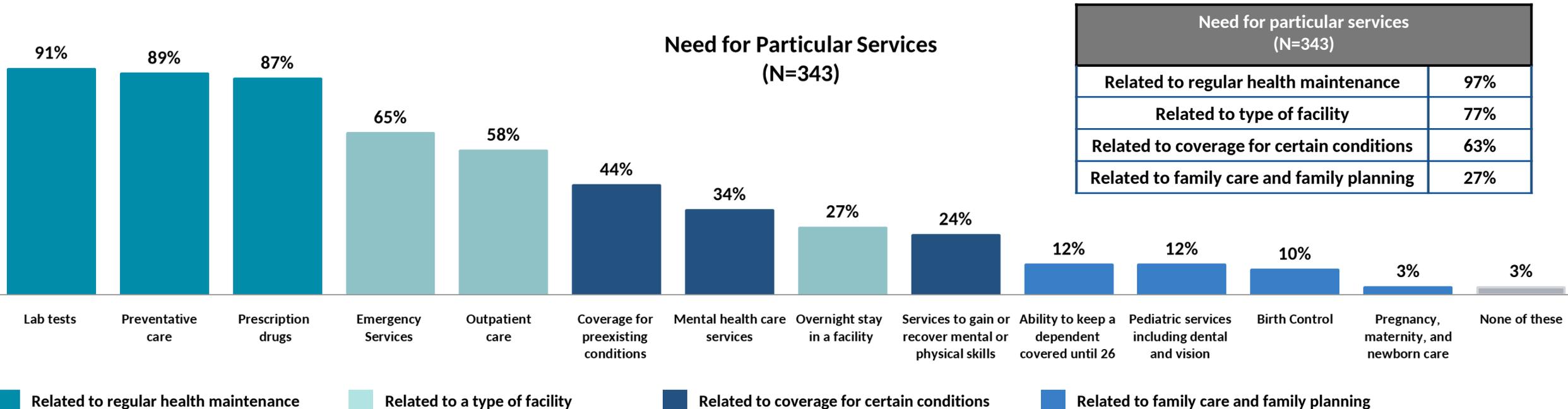
- The services most consumers feel are essential are those related to regular health maintenance such as preventative care, prescription drugs, and lab tests.
- Even when removing those that do not feel the service is applicable to them, services geared toward certain populations, such as birth control, coverage of young adults, and mental health are often viewed as least essential.

**Importance of Services for Health and Wellbeing
(Not Applicables Removed)**



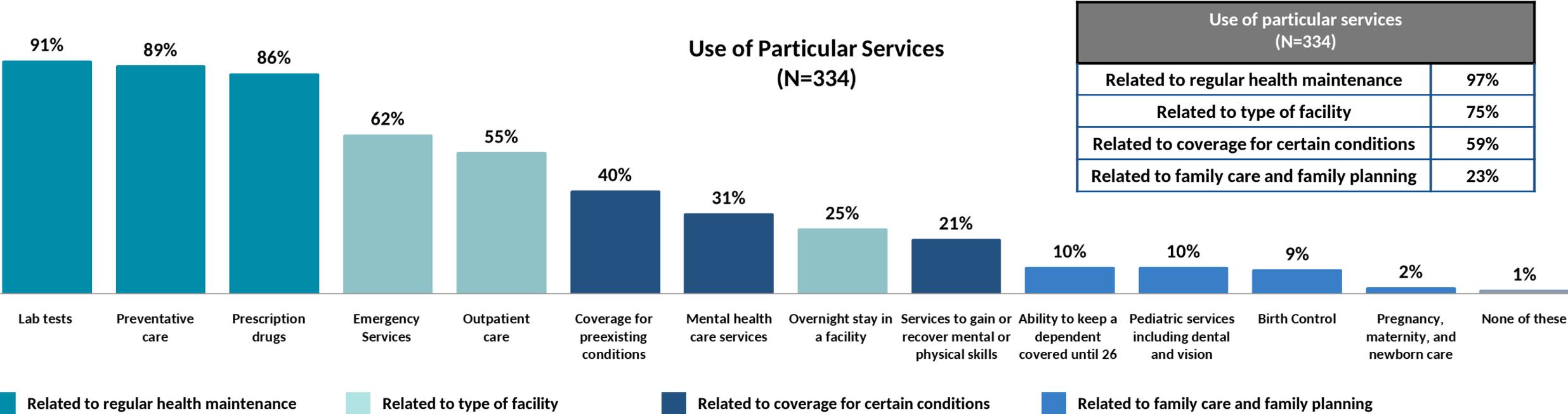
The most needed services are those relating to regular health maintenance.

- Nearly all consumers indicated they needed services related to either lab tests, preventative care, or prescription drugs.
- Just over 3 in 4 indicated they needed services related to a certain type of facility, such as emergency or outpatient care.
- Nearly 2 in 3 consumers indicated they needed services related to a certain condition, such as a preexisting condition or mental health services.
- Just over 1 in 4 indicated they need care for services related to family care or planning, such as pediatric services, pregnancy, or birth control.



The most used services roughly align with the most needed services, with the majority of consumers utilizing services related to regular health maintenance.

- Nearly all consumers indicated they used services related to either lab tests, preventative care, or prescription drugs in the last 5 years.
- 3 in 4 indicated they used services related to certain type of facility, such as emergency or outpatient care.
- Nearly 3 in 5 consumers indicated they used services related to a certain condition, such as a preexisting condition or mental health services.
- Nearly 1 in 4 indicated they used services related to family care or planning, such as pediatric services, pregnancy, or birth control.



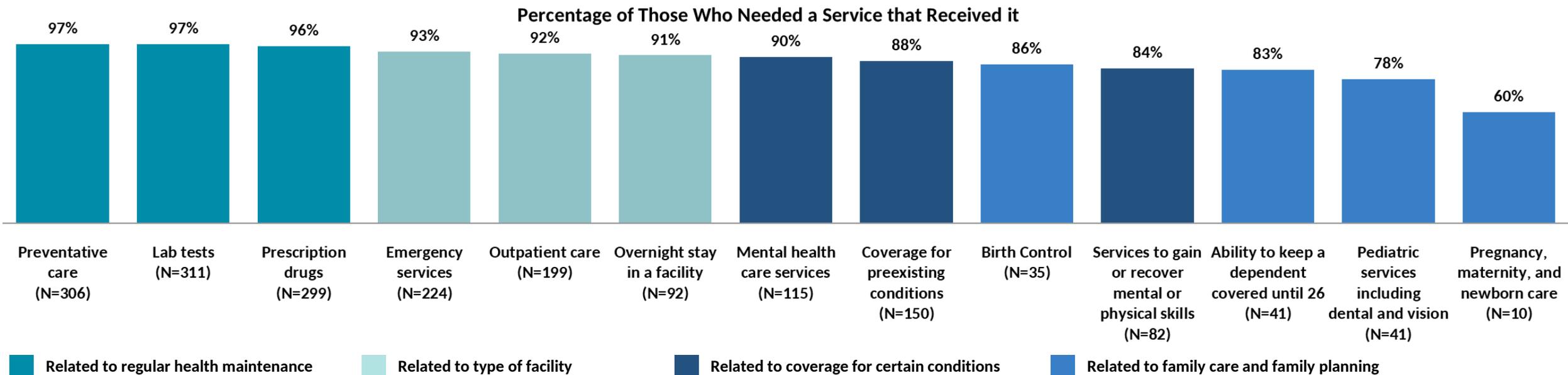
Note: 3% of respondents indicated they did not need any of these services and were thus not asked which ones they received.



While the vast majority of those who needed care were able to receive it, some of those in need of family care did not get it, leaving some of the most vulnerable without care.

- Nearly all of those who needed care related to regular health maintenance or related to certain type of facility were able to receive it.
- Over 9 in 10 of those who needed a certain type of facility or care for a certain condition were able to receive it.
- However, nearly 1 in 4 of those who needed pediatric services and 2 in 5 of those who needed maternity care were unable to receive it, leaving some of the most vulnerable residents at the greatest disadvantage.

Received a needed Service (N=343)	
Related to regular health maintenance	98%
Related to type of facility	94%
Related to care for certain conditions	91%
Related to family care and family planning	85%



While reasons consumers who needed service but did not receive care varied, the most common were concerns related to cost, inability to find a provider, and lack of trust.

- Nearly 1 in 4 consumers felt they could not afford one of the services, either due to the cost of receiving care or the lost income by taking time to receive care.
- 1 in 5 consumers mentioned they were unable to find a provider that accepted their insurance.
- Lack of trust in doctors or medical professionals is also a hindrance in receiving care among this population.

Reasons you didn't use health services that were needed (N=88)	
Worried about cost or ability to afford it	23%
Could not find a doctor who took insurance	20%
Don't trust or are afraid of doctors or medical professionals	16%
Don't have a doctor or know where to go	11%
Could not get time off work or other obligations	9%
Did not have transportation	7%
None of these	53%

"I don't get paid time off from work, cannot afford it."

"Difficulty accessing providers who would accept my insurance coverage (therapy, gynecology)."

"Almost impossible to find health care provider for specialist. Some things are not attainable."

"Unable to find transportation due to the fact that the service were not located in my city."

"I'm working on a diagnosis for my disability...and I can't use some services until given the right diagnosis."

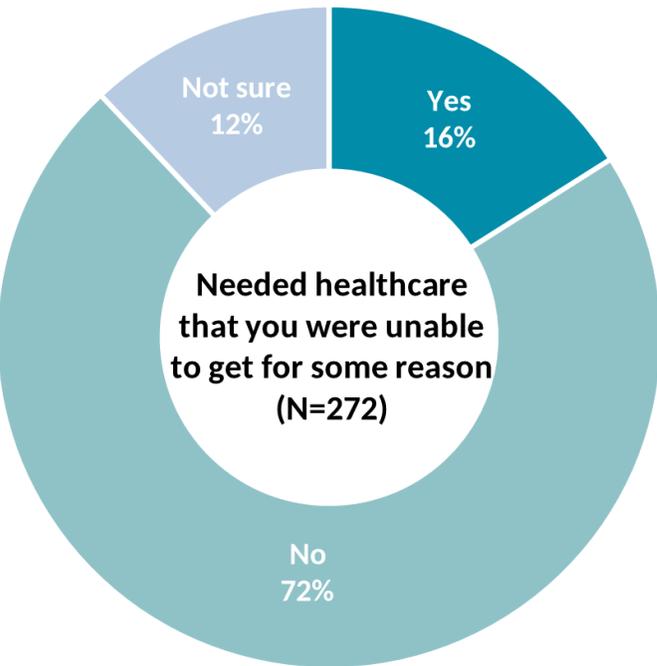
Note: These questions were asked of those who indicated they were unable to get one of the listed services they needed in questions 61-73.



Most consumers are able to get all the healthcare they need, with approximately 1 in 6 indicating needing healthcare they were unable to get.

72% consumers indicated that they were able to get all the healthcare they needed in the last 5 years, with only 1 in 6 indicating they were unable to do so.

- This finding is consistent across all demographic groups.



The most common reasons consumers were unable to get needed healthcare was due to lack of providers or concerns about cost.

- Consumers commonly listed difficulty finding a dentist who took insurance.

Reasons not able to get healthcare needed (N=43)	
Could not find a doctor who took insurance	47%
Worried about cost or ability to afford it	44%
Don't have a doctor or know where to go	21%
Don't trust or are afraid of doctors or medical professionals	16%
Did not have transportation	5%
Had difficulty finding someone who would speak my language	2%
None of these	14%

The few consumers who could not get needed healthcare expressed frustration at the lack of services covered, providers, and costs associated with their plan.

"I Couldn't find a dental office that would take my insurance Or Would not accept new patients."

"Apparently jaw health is somehow not important to cover despite leaving people in debilitating pain."

"Unable to find provider to see me at a reasonable time."

"I have an extremely high deductible, so everything is out-of-pocket for me. That is a HUGE deterrent to seeking healthcare unfortunately."

Note: These questions were asked of those who indicated they were able to get one of the listed services they needed in questions 61-73.



While many consumers are content with their coverage, some wish it provided better access to more providers and more treatment options.

The most common aspects that consumers felt were missing from their health insurance coverage included:

Dental and Vision Coverage (22%)

“Providers who accept dental coverage/dental coverage. When covered under Access Health CT my dental coverage was bare bones and provided little financial assistance. Though the Husky dental coverage was better very few providers accept it.”

Affordable Premiums or Copays (8%)

“Every year-the Access Health plans get more and more expensive (especially the copays and deductibles). I am beginning to avoid going to the doctor (especially a specialist) because of the cost. My specialist copay is now \$80.”

More Expansive Coverage (12%)

“It is disappointing that certain conditions (such as a breast ultrasounds for dense breasts) is no longer covered when you have an HSA. My wife and I cannot afford the ultrasound which was once covered.”

Access to Alternative Treatments (7%)

“I would like more options for alternative health care.”
“More preventative care - dietician gym memberships and more access to OCD specialist.”

More providers who take insurance (9%)

“Sometimes limited by what physician I can see due to my insurance.”

Better Access to Specialists (5%)

“More specialists that are closer to me. Some services such as OBGYN care and physical therapy aren’t covered at offices near me. I would have to travel a couple of towns over to get the care that I need, and I do not have access to a car.”

However, 37% of consumers indicated that they felt nothing was missing.



Demographic Differences in Importance of Services for Health and Wellbeing



While services related to regular health maintenance are similarly important and utilized across all demographic groups, other services such as family care are more likely to be valued by female and Hispanic or Latino/a consumers."

Relatively small imbalances in who utilizes care exist, often disadvantaging Nonwhite consumers.

Services Related to Regular Health Maintenance

Most residents feel that preventative and wellness services are essential, need them, and use them.

Preventative and wellness services such as regular check-ups or screening for disease which are 100% covered by in-network providers	Total Sample (N=360)
Essential to good health and wellbeing	85%
Useful	11%
Nice to have	4%
Has no impact on health and wellbeing	0%
Not applicable	0%

- The vast majority of consumers feel that preventative and wellness services are essential to good health and wellbeing.
- Those who are older, higher income, female, or own their residence are statistically more likely to feel this service is essential.
- Although White consumers are not significantly more likely to have needed these services or think they are essential, they are more likely to have used them.

Preventative and Wellness Services	Total	Race			Income		Age			Gender		Housing		
		White A	Hispanic B	Other C	Up to \$50K A	Over \$50K B	18-34 A	35-54 B	55+ C	Male A	Female B	Own A	Rent B	Neither C
Think it is essential	85%	84%	89%	83%	83%	100% A	75%	82%	89% A	80%	88% A	92% C	85%	78%
Have needed this service	89%	91%	83%	86%	88%	96%	87%	87%	91%	90%	89%	95% BC	86%	83%
Have used this service	89%	93% BC	82%	81%	89%	96%	85%	86%	92%	91%	88%	95% Bc	86%	86%



Just over 8 in 10 consumers feel that lab tests are essential, with older consumers being most likely to use them.

Lab tests such as blood draws for cholesterol screenings	Total Sample (N=360)
Essential to good health and wellbeing	81%
Useful	14%
Nice to have	4%
Has no impact on health and wellbeing	1%
Not applicable	1%

- Most consumers feel that lab tests are essential to good health and wellbeing.
- Despite not being statistically more likely to think of them as essential, those over the age of 35 are significantly more likely to have used lab tests in the past 5 years.

Lab tests such as blood draws for cholesterol screenings	Total	Race			Income		Age			Gender		Housing		
		White A	Hispanic B	Other C	Up to \$50K A	Over \$50K B	18-34 A	35-54 B	55+ C	Male A	Female B	Own A	Rent B	Neither C
Think it is essential	81%	80%	83%	83%	82%	84%	73%	78%	85%	77%	83%	84%	81%	79%
Have needed this service	91%	88%	94%	98%	90%	96%	82%	91%	93%	92%	90%	93%	91%	84%
Have used this service	91%	90%	94%	88%	91%	96%	77%	90% A	95% A	93%	90%	93%	92%	86%



Q 36 Lab tests such as blood draws for cholesterol screenings

Q 48-60 Have ABX[you/they] needed any of the following healthcare services during the last 5 years? Select all that apply. For this question please indicate whether you needed the care regardless of whether you used or received the care.

Q 61-73 Have ABX[you/they] used any of the following health care services during the last 5 years? Select all that apply.

Just over 8 in 10 consumers feel that prescription drugs are essential, with White and male consumers being most likely to use them.

Prescription drug coverage which could include contraceptives and maintenance drugs	Total Sample (N=360)
Essential to good health and wellbeing	83%
Useful	11%
Nice to have	4%
Has no impact on health and wellbeing	1%
Not applicable	1%

- Most consumers feel that lab tests are essential to good health and wellbeing.
- Male consumers are slightly more likely than female consumers to need and use prescription drug services.
- While White consumers are not significantly more likely to indicate needing this service, they are significantly more likely to have used this service.

Prescription drug coverage which could include contraceptives and maintenance drugs	Total	Race			Income		Age			Gender		Housing		
		White A	Hispanic B	Other C	Up to \$50K A	Over \$50K B	18-34 A	35-54 B	55+ C	Male A	Female B	Own A	Rent B	Neither C
Think it is essential	83%	84%	80%	89%	81%	82%	85%	83%	83%	80%	85%	80%	86%	84%
Have needed this service	87%	90%	83%	86%	87%	86%	90%	89%	85%	91% b	85%	88%	87%	87%
Have used this service	86%	91% Bc	80%	81%	87%	83%	85%	87%	86%	90% b	83%	88%	86%	90%



Q 37 Prescription drug coverage which could include contraceptives and maintenance drugs

Q 48-60 Have ABX[you/they] needed any of the following healthcare services during the last 5 years? Select all that apply. For this question please indicate whether you needed the care regardless of whether you used or received the care.

Q 61-73 Have ABX[you/they] used any of the following health care services during the last 5 years? Select all that apply.

Services Related to Type of Facility

Approximately 4 in 5 consumers view emergency services as essential to good health and wellbeing.

Emergency services which includes visits to the emergency room or urgent care facility	Total Sample (N=360)
Essential to good health and wellbeing	79%
Useful	14%
Nice to have	6%
Has no impact on health and wellbeing	0%
Not applicable	1%

- Most consumers feel that emergency services are essential to good health and wellbeing.
- Those who identified as Hispanic or Latino/a are more likely than White consumers to have needed this service. However, they are not significantly more likely to have used it.

Emergency services which includes visits to the emergency room or urgent care facility	Total	Race			Income		Age			Gender		Housing		
		White A	Hispanic B	Other C	Up to \$50K A	Over \$50K B	18-34 A	35-54 B	55+ C	Male A	Female B	Own A	Rent B	Neither C
Think it is essential	79%	80%	80%	76%	79%	76%	80%	76%	82%	73%	84% A	78%	82%	77%
Have needed this service	65%	61%	76% A	63%	68%	60%	64%	71%	61%	61%	67%	57%	67%	65%
Have used this service	62%	61%	72%	58%	67%	58%	59%	67%	60%	57%	66% a	55%	65%	66%



Those who neither rent nor own their housing are more likely to use and need overnight stays in a facility.

Care involving an overnight stay in a facility for services such as surgery, skilled nursing, hospice, mental health, or substance misuse treatment	Total Sample (N=360)
Essential to good health and wellbeing	59%
Useful	19%
Nice to have	15%
Has no impact on health and wellbeing	1%
Not applicable	6%

- Those most likely to view overnight stays in a facility as essential are female.
- Those who have a lower income and neither rent nor own a home are more likely to have used this service.
- Although those who identify as Hispanic or Latino/a are more likely to have needed this service, they are not statistically more likely to have used this service.

Care involving an overnight stay in a facility for services such as surgery skilled nursing hospice mental health or substance misuse treatment	Total	Race			Income		Age			Gender		Housing		
		White A	Hispanic B	Other C	Up to \$50K A	Over \$50K B	18-34 A	35-54 B	55+ C	Male A	Female B	Own A	Rent B	Neither C
Think it is essential	59%	59%	65%	57%	63%	54%	63%	58%	60%	52%	64% A	55%	66%	56%
Have needed this service	27%	24%	38% AC	19%	31% B	16%	28%	31%	22%	26%	27%	17%	28% a	37% A
Have used this service	25%	24%	34%	19%	31% B	15%	26%	29%	22%	25%	25%	17%	26%	37% A



Over 2 in 3 consumers view outpatient care essential. However, some BIPOC consumers are less likely to access them.

Outpatient care (care that does not involve an overnight stay in a hospital) such as an MRI or CT scan	Total Sample (N=360)
Essential to good health and wellbeing	68%
Useful	23%
Nice to have	8%
Has no impact on health and wellbeing	1%
Not applicable	2%

- Those who identify as female are slightly more likely to view this service as essential.
- Consumers who identify as a race other than White or Hispanic or Latino/a are less likely to use this service than other groups.

Outpatient care (care that does not involve an overnight stay in a hospital) such as an MRI or CT scan	Total	Race			Income		Age			Gender		Housing		
		White A	Hispanic B	Other C	Up to \$50K A	Over \$50K B	18-34 A	35-54 B	55+ C	Male A	Female B	Own A	Rent B	Neither C
Think it is essential	68%	67%	72%	67%	68%	68%	66%	63%	72%	61%	71% a	67%	72%	62%
Have needed this service	58%	61% c	58%	42%	58%	64%	46%	55%	64%	56%	59%	63%	57%	55%
Have used this service	55%	59% C	54% c	35%	55%	58%	46%	50%	61%	54%	55%	59%	54%	54%



Q 44 Outpatient care (care that does not involve an overnight stay in a hospital) such as an MRI or CT scan

Q 48-60 Have ABX[you/they] needed any of the following healthcare services during the last 5 years? Select all that apply. For this question please indicate whether you needed the care regardless of whether you used or received the care.

Q 61-73 Have ABX[you/they] used any of the following health care services during the last 5 years? Select all that apply.

Services Related to Coverage for Certain Conditions

Older consumers and those who own their own residence are most likely to value, need, and use coverage for preexisting conditions.

Coverage for preexisting conditions (health conditions that existed prior to the health insurance coverage)	Total Sample (N=360)
Essential to good health and wellbeing	78%
Useful	13%
Nice to have	6%
Has no impact on health and wellbeing	1%
Not applicable	2%

- Those most likely to view coverage for preexisting conditions as essential, need them, and use them are those age of 55 and older and who own their residence.

Coverage for preexisting conditions (health conditions that existed prior to the health insurance coverage)	Total	Race			Income		Age			Gender		Housing		
		White A	Hispanic B	Other C	Up to \$50K A	Over \$50K B	18-34 A	35-54 B	55+ C	Male A	Female B	Own A	Rent B	Neither C
Think it is essential	78%	81%	80%	72%	76%	84%	68%	74%	83% Ab	73%	80%	87% Bc	75%	75%
Have needed this service	44%	45%	43%	40%	43%	48%	28%	42%	48% a	39%	46%	50%	43%	37%
Have used this service	40%	45%	36%	30%	39%	46%	26%	34%	47% AB	35%	41%	50% bc	37%	35%

Q 45 Coverage for pre-existing conditions (health conditions that existed prior to the health insurance coverage)

Q 48-60 Have ABX[you/they] needed any of the following healthcare services during the last 5 years? Select all that apply. For this question, please indicate whether you needed the care regardless of whether you used or received the care.

Q 61-73 Have ABX[you/they] used any of the following health care services during the last 5 years? Select all that apply.

Younger consumers and those that do not own their own home are more likely to value, need, and use mental health services.

Mental health or substance misuse services including behavioral health treatment counseling and psychotherapy	Total Sample (N=360)
Essential to good health and wellbeing	53%
Useful	19%
Nice to have	16%
Has no impact on health and wellbeing	4%
Not applicable	7%

- Those most likely to view mental health or substance misuse services as essential, need them, and use them include those under 55 or do not own a home.
- Consumers with a lower income are also slightly more likely to access these services than those with an income over \$50,000.

Mental health or substance misuse services including behavioral health treatment counseling and psychotherapy	Total	Race			Income		Age			Gender		Housing		
		White A	Hispanic B	Other C	Up to \$50K A	Over \$50K B	18-34 A	35-54 B	55+ C	Male A	Female B	Own A	Rent B	Neither C
Think it is essential	53%	52%	60%	57%	58%	48%	65% C	60% C	44%	42%	59% A	40%	64% A	57% A
Have needed this service	34%	38%	29%	26%	37%	26%	54% C	42% C	21%	29%	36%	21%	38% A	41% A
Have used this service	31%	38%	25%	19%	36% b	23%	51% C	37% C	20%	26%	34%	20%	36% A	41% A



Consumers who identify as Hispanic, female, and rent their residence are most likely to value rehabilitative services.

Services and devices to help people with injuries disabilities or chronic conditions to gain/recover mental and physical skills	Total Sample (N=360)
Essential to good health and wellbeing	54%
Useful	21%
Nice to have	13%
Has no impact on health and wellbeing	3%
Not applicable	9%

- Those most likely to view these devices and services as essential include those who identify as Hispanic or Latino/a, Female, or who rent their residence.
- Those with a lower income are slightly more likely to have used this service.

Services and devices to help people with injuries disabilities or chronic conditions to gain/recover mental and physical skills	Total	Race			Income		Age			Gender		Housing		
		White A	Hispanic B	Other C	Up to \$50K A	Over \$50K B	18-34 A	35-54 B	55+ C	Male A	Female B	Own A	Rent B	Neither C
Think it is essential	54%	50%	68% A	57%	55%	50%	55%	58%	51%	44%	62% A	49%	64% Ac	49%
Have needed this service	24%	29%	21%	16%	27%	18%	28%	24%	23%	20%	26%	20%	25%	31%
Have used this service	21%	25%	18%	14%	24% b	13%	23%	22%	19%	18%	22%	16%	23%	27%



Services Related to Family Care and Family Planning

Hispanic consumers are especially likely to value, need, and use pediatric services.

Pediatric services (healthcare for children) including dental and vision care	Overall Sample (N=360)
Essential to good health and wellbeing	34%
Useful	6%
Nice to have	4%
Has no impact on health and wellbeing	7%
Not applicable	49%

- Those who are parents, identify as female, are between ages 35 and 54, and identify as Nonwhite are more likely to view pediatric services as essential.
- Those who identify as Hispanic or Latino/a, have a higher income, and identify as a parent are more likely to have used pediatric services.

Pediatric services (healthcare for children) including dental and vision care	Total	Race			Income		Age			Gender		Housing			Parent/Guardian	
		White A	Hispanic B	Other C	Up to \$50K A	Over \$50K B	18-34 A	35-54 B	55+ C	Male A	Female B	Own A	Rent B	Neither C	Yes A	No B
Think it is essential	34%	22%	53% A	52% A	37%	28%	40%	40% C	26%	22%	42% A	28%	44%	25%	67% B	30%
Have needed this service	12%	9%	21% A	9%	11%	20%	8%	19% C	8%	9%	15%	15% C	16% C	3%	52% B	9%
Have used this service	10%	9%	17% ac	5%	9%	21% A	3%	14%	8%	7%	12%	15% C	12% C	1%	44% B	7%



Q 38 Pediatric services (healthcare for children) including dental and vision care

Q 48-60 Have ABX[you/they] needed any of the following healthcare services during the last 5 years? Select all that apply. For this question, please indicate whether you needed the care regardless of whether you used or received the care.

Q 61-73 Have ABX[you/they] used any of the following health care services during the last 5 years? Select all that apply.

While very few consumers have needed or used maternity and newborn care, those who identify as Hispanic, younger, and female are more likely to have used it.

Pregnancy maternity and newborn care (both before and after your baby is born)	Total Sample (N=360)
Essential to good health and wellbeing	28%
Useful	5%
Nice to have	3%
Has no impact on health and wellbeing	9%
Not applicable	56%

- Those who are parents, identify as female, are of child-bearing age, rent their residence, and identify as Nonwhite are more likely to view maternity care as essential.
- While numbers are small, those who are of childbearing age and are a parent are more likely to have recently needed this service.

Pregnancy maternity and newborn care (both before and after your baby is born)	Total	Race			Income		Age			Gender		Housing			Parent/Guardian	
		White	Hispanic	Other	Up to \$50K	Over \$50K	18-34	35-54	55+	Male	Female	Own	Rent	Neither	Yes	No
		A	B	C	A	B	A	B	C	A	B	A	B	C	A	B
Think it is essential	28%	18%	45% A	46% A	31% b	18%	43% C	33% C	19%	17%	35% A	17%	39% AC	21%	48% B	25%
Have needed this service*	3%	2%	4%	7%	3%	4%	8% C	4% c	1%	2%	4%	1%	5%	3%	15% B	2%
Have used this service*	2%	2%	1%	5%	1%	4%	3%	3%	1%	1%	3%	1%	3%	1%	7% b	1%

Note: *Ns are small and not generalizable.



Consumers who are young and female are most likely to need and use birth control.

Birth control	Total Sample (N=360)
Essential to good health and wellbeing	23%
Useful	10%
Nice to have	9%
Has no impact on health and wellbeing	10%
Not applicable	48%

- Those most likely to view it as essential, need it, and to use it include those who under 55 or female.
- However, Hispanic or Latino/a consumers are much less likely to have used birth control compared to other groups.

Birth control	Total	Race			Income		Age			Gender		Housing			Parent/Guardian	
		White A	Hispanic B	Other C	Up to \$50K A	Over \$50K B	18-34 A	35-54 B	55+ C	Male A	Female B	Own A	Rent B	Neither C	Yes A	No B
Think it is essential	23%	19%	31%	30%	26%	20%	40% BC	26% C	15%	11%	31% A	18%	29%	19%	30%	22%
Have needed this service*	10%	11%	5%	16% b	10%	12%	31% BC	13% C	2%	2%	15% A	10%	9%	11%	11%	9%
Have used this service*	9%	11% B	2%	16% B	9%	8%	31% BC	11% C	2%	2%	13% A	9%	8%	10%	7%	9%

Note: *Ns are small and not generalizable.



Q 40 Birth control

Q 48-60 Have ABX[you/they] needed any of the following healthcare services during the last 5 years? Select all that apply. For this question, please indicate whether you needed the care regardless of whether you used or received the care.

Q 61-73 Have ABX[you/they] used any of the following health care services during the last 5 years? Select all that apply.

The ability to keep a dependent up to age 26 is valued, needed, and used most by those who are Hispanic, have a higher income, and are a parent.

Ability to keep a dependent covered on a parent or guardians plan up to age 26	Total Sample (N=360)
Essential to good health and wellbeing	31%
Useful	13%
Nice to have	10%
Has no impact on health and wellbeing	8%
Not applicable	39%

- Those most likely to view it as essential include those who are Nonwhite, under 35, rent their residence, are female, or are a parent/guardian.
- Those most likely to have used this service include those who identify as Hispanic or Latino/a, have a higher household income, and are a parent/guardian.

Ability to keep a dependent covered on a parent or guardians plan up to age 26	Total	Race			Income		Age			Gender		Housing			Parent/Guardian	
		White A	Hispanic B	Other C	Up to \$50K A	Over \$50K B	18-34 A	35-54 B	55+ C	Male A	Female B	Own A	Rent B	Neither C	Yes A	No B
Think it is essential	31%	22%	47% A	43% A	33%	32%	43% c	33%	25%	24%	35% A	25%	39% Ac	25%	52% B	28%
Have needed this service*	12%	8%	21% A	16%	11%	24% A	8%	11%	14%	8%	15% a	14%	13%	7%	26% B	10%
Have used this service*	10%	7%	19% A	9%	9%	23% A	5%	8%	13%	8%	12%	12%	12%	4%	22% b	9%

Note: *Ns are small and not generalizable.



Ease of Accessing Services Compared to Before Coverage



Most consumers feel that it is easier to access healthcare through Access Health CT or HUSKY Health than it was before they had this coverage.

Those who had no insurance before Access Health CT or HUSKY Health are especially likely to indicate having an easier time.

Before getting a plan through Access Health CT or HUSKY Health, 2 in 5 consumers had private insurance and nearly a third had no insurance.

Prior to Access Health CT or HUSKY Health, what type of insurance did you have? (N=360)		
Private insurance (41%)	• Coverage through a job	22%
	• Plan bought directly through a health plan and not Access Health CT	13%
	• Coverage through spouse or partner's job	5%
	• Plan bought through insurance marketplace outside of CT	2%
No insurance (31%)	• No health insurance	31%
Government Insurance (7%)	• Medicaid through a state other than Connecticut	5%
	• Medicare	1%
	• Always had HUSKY	1%
Other (9%)	• Parent or guardian's plan	7%
	• Military/VA/Tricare Coverage	1%
	• Alternative healthcare plan	1%
	• Other	1%
Not sure (11%)	• Not sure	11%

Those most likely to previously have been on private insurance included those who:

- Identify as White (57%)
- Have a household income over \$50K (54%)
- Are age 55 or older (54%)
- Own their own residence (66%)

Those most likely to previously have had no previous insurance included those who:

- Identify as Hispanic or Latino/a (43%)
- Rent their residence (41%)



Overall, consumers indicate ease accessing services with Access Health CT or HUSKY Health, with those who previously had no insurance finding it much easier now.

- Regardless of their previous insurance, consumers largely indicate having an easy time accessing services with Access Health CT or HUSKY Health.
- Those who previously had private insurance are more likely to indicate having a harder time than those who previously had no insurance when it comes to lab tests, prescription drugs, preventative care, emergency services, outpatient care, and overnight stays.
- Services that consumers indicated having the hardest time accessing include those that help gain or recover mental or physical skills, birth control, and mental health care services.

Using the scale below, please indicate what it is like to get this service now compared to before Access Health CT or HUSKY Health. 1 Much easier to get now ←————→ 5 Much harder to get now	Total			Average Rating by Previous Insurance		Percent Rating 1 or 2 by Previous Insurance	
	N	Average Rating	Percent Rating 1 or 2	No Insurance A	Private Insurance B	No insurance A	Private Insurance B
Lab tests	342	1.6	80%	1.4	1.8 A	90% B	73%
Prescription drugs	348	1.6	79%	1.4	1.9 A	89% B	70%
Preventative care	350	1.7	75%	1.4	1.9 A	85% B	67%
Emergency services	286	1.7	77%	1.5	2.1 A	84% B	64%
Coverage for preexisting conditions	259	1.7	79%	1.5	1.8	82%	74%
Pregnancy, maternity, and newborn care	78	1.7	77%	1.7	1.8	77%	67%
Outpatient care	281	1.8	74%	1.5	2.2 A	84% B	61%
Overnight stay in a facility	207	1.8	75%	1.5	2.1 A	84%	64%
Ability to keep a dependent covered until 26	116	1.8	75%	1.7	2.1	76%	67%
Pediatric services including dental and vision	121	1.8	76%	1.6	2.1	78%	65%
Services to gain or recover mental or physical skills	175	1.9	74%	1.7	2.1	76%	67%
Birth control	102	1.9	70%	2.0	2.1	67%	60%
Mental health care services	205	2.0	69%	1.9	2.3	72%	60%

While few consumers indicated having a harder time, those that did largely indicated it was due to lack of providers who accepted their plan and costs.

Of the 68 participants who indicated having a harder time accessing a service than before, the most common reasons were:

Providers don't accept plan or are limited.
37%

"I had discovered a strange mole on my arm last summer and there was 1 dermatologist within a 50-mile radius that accepted Husky insurance, but they were not taking new patients."

Restrictive Coverage and limited prescriptions
22%

"Restriction on sleep medication and pain medication by insurance company."

Co-pay, premiums, or deductibles unaffordable
19%

"Insurance covers much less than it used to with higher deductible and copays."



Experiences with and Impact of Access Health CT and HUSKY Health

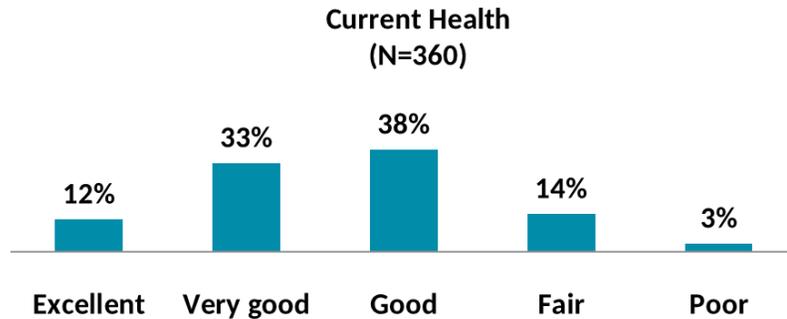


Most consumers feel that their health would have been worse had it not been for Access Health CT or Husky Health.

Over half of consumers indicate being very satisfied with their experiences using Access Health CT or HUSKY Health and believe it made a very positive impact on their life.

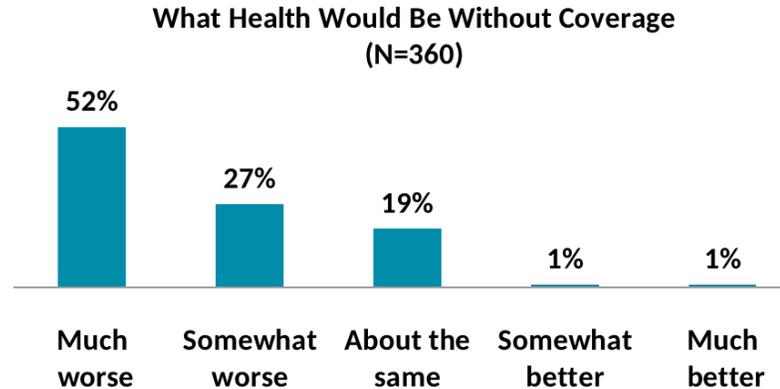
Approximately 4 in 5 consumers feel that their health would have been worse without Access Health CT or HUSKY Health.

Over 4 in 5 consumers describe their health as good or better.



- Those most likely to list their health as fair or poor include those who:
 - Don't have a stable place to live (44%)
 - Identify as Hispanic or Latino/a (32%)
 - Have a chronic condition (26%)
 - Have trouble paying for basics (25%)
- Those most likely to list their health as excellent or very good are those who:
 - Identify as White (50%)
 - Have a household income over \$50K (66%)
 - Own their own residence (58%)

Nearly 4 in 5 consumers (79%) indicate their health would be worse without their coverage.



- Those most likely to say their health would have been much worse include those who:
 - Identify their current health as "Fair" or "Poor" (70%)
 - Identify as Hispanic or Latino/a (69%)
 - Have trouble paying for basics (61%)
 - Have a chronic condition (61%)
 - Rent their residence (59%)
 - Those with a household income lower than \$50K (58%)
 - Identify as female (57%)

The main reasons consumers feel their health would be worse without coverage are because it:

Provides preventative treatments

"If I didn't have my healthcare coverage through Access Health CT I would be dead. That is not an opinion that is a fact based on the medical providers who prescribe preventative treatments for me."

Allows monitoring of chronic conditions

"Without coverage I could not afford to treat a pre-existing condition and it was out of control."

Makes care affordable

"I would not be able to afford doctor visits or my medications."

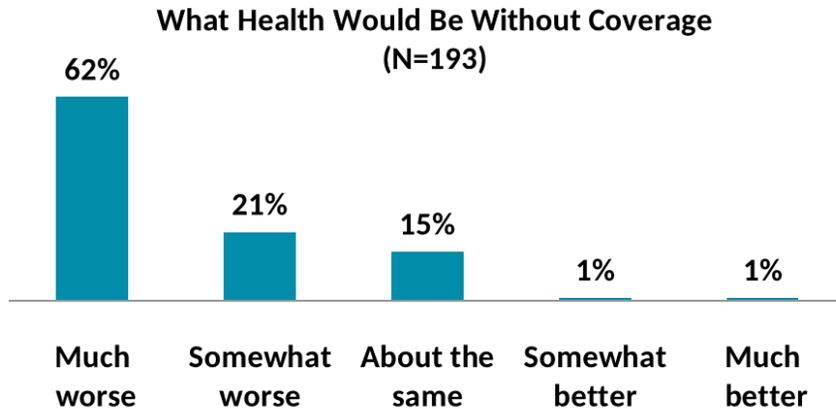


Those who had a chronic condition before their coverage indicate a largely positive experience with Access Health CT and HUSKY Health.

- Overall, 54% of consumers had a chronic condition.
- Of those who had a chronic condition, 59% had the it before they had a health plan through Access Health CT or HUSKY Health (31% of the total sample).

Without coverage, just over 3 in 5 of those who had a chronic condition before their coverage indicated their health would be much worse, with another 1 in 5 indicating it would be somewhat worse.

- Those who identify as Hispanic or Latino/a (74%), female (68%), and who rent their residence (73%) were more likely to say it would be much worse.



Overall, those who had a chronic condition before their coverage through Access Health CT or Husky Health indicate that coverage was largely easier to get now.

- Those who had no insurance previously are marginally likely to say it is easier to get now than it was before.

Rating of how Access Health CT or HUSKY Health affected ability to manage chronic condition compared to what it was before	Total			Average Rating by Previous Insurance		Percent Rating 1 or 2 by Previous Insurance	
	N	Average Rating	Percent Rating 1 or 2	No Insurance A	Private Insurance B	No insurance A	Private Insurance B
<p>1 ← ↔ → 5</p> <p>Much easier to get now ↔ Much harder to get now</p>	113	1.7	71%	1.4	1.8	90% b	66%

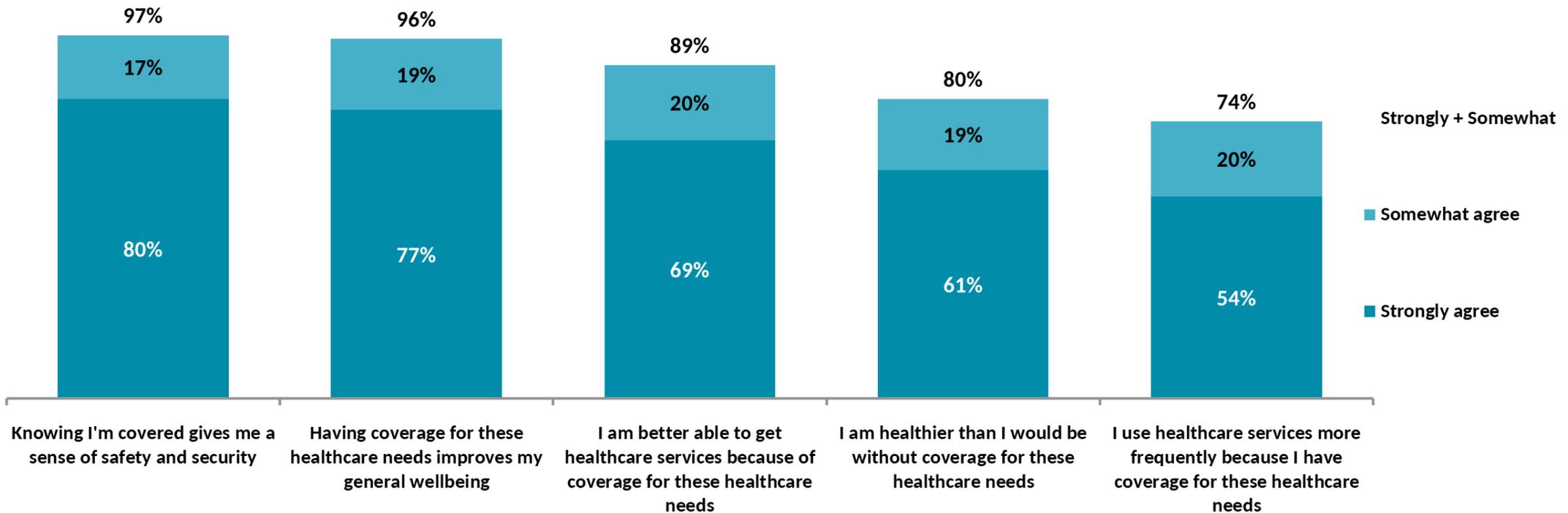
Note: Only 5 consumers said it made it harder to manage their condition, with the most common reason being that it didn't cover needed medical equipment.



Most consumers agree with statements that indicate their lives are better because of Access Health CT or HUSKY Health.

- Nearly all consumers agree their coverage gives them a sense of safety and security and that coverage improves their overall wellbeing.
- Nearly 9 in 10 agree that they are better able to get health care services due to this coverage.
- 4 in 5 consumers believe they are healthier than they would be without this coverage.
- 3 in 4 indicate that they are utilizing healthcare services more frequently because they have coverage.

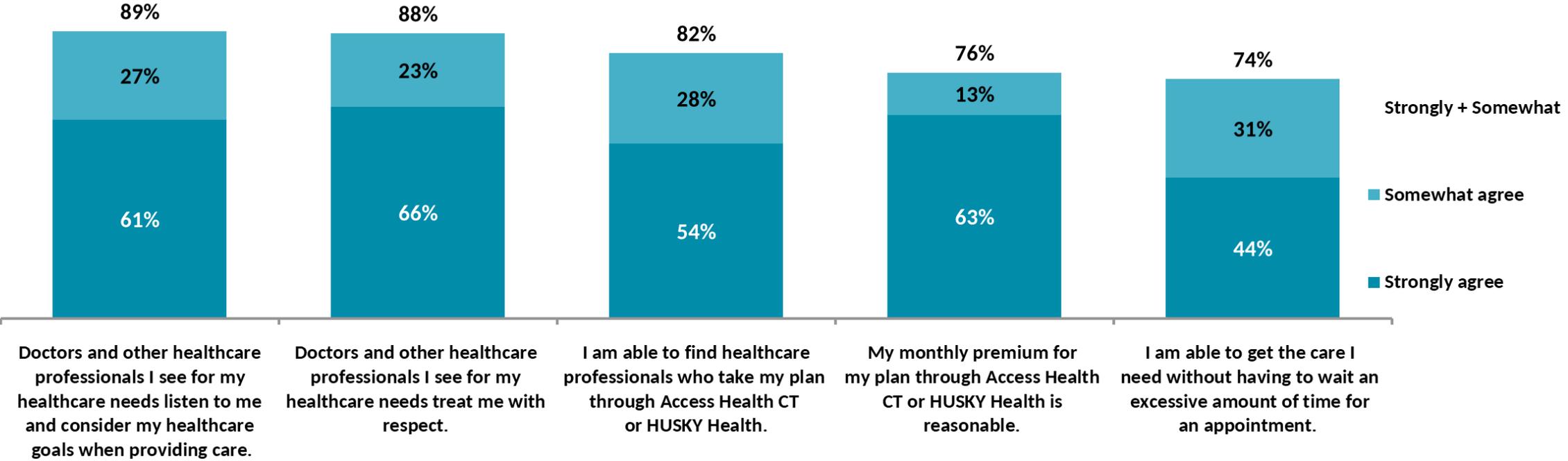
Agreement with Statements about the Impact of Access Health CT or HUSKY Health
(N=360)



Most consumers indicate having positive experiences with Access Health CT or Husky Health.

- Nearly 9 in 10 consumers agree that healthcare professionals treat them with respect and listen to their goals when providing care.
- Just over 4 in 5 consumers agree that they are able to find healthcare professionals who accept their coverage.
- Approximately 3 in 4 consumers indicate that their monthly premium is reasonable and that they don't have to wait an excessive amount of time for appointments.

Agreement with Statements about Experiences using Access Health CT or HUSKY Health (N=360)



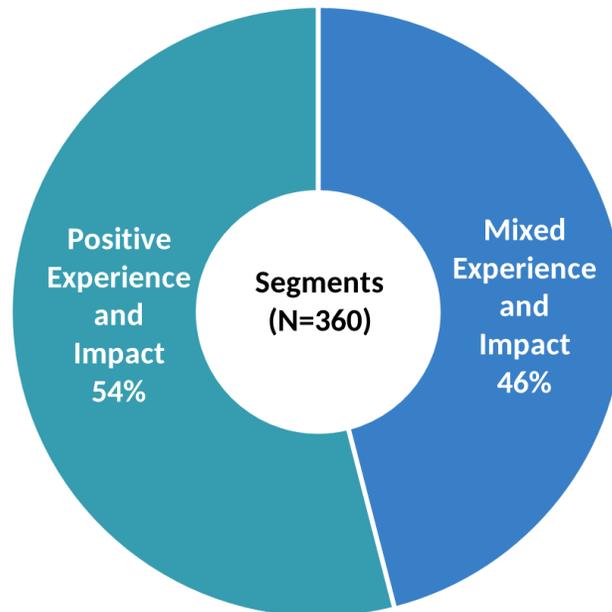
Segmentation: Impact of and Experiences with Coverage

A segmentation analysis classified respondents into two categories based on their experiences with Access Health CT and HUSKY Health and its impact on their lives. Based on their response patterns, two distinct groups emerged: Positive Experience and Impact and Mixed Experience and Impact

Questions used for segmentation were:

- Knowing I'm covered gives me a sense of safety and security
- Having coverage for these healthcare needs improves my general wellbeing
- I am better able to get healthcare services because of coverage for these healthcare needs
- I am healthier than I would be without coverage for these healthcare needs
- I use healthcare services more frequently because I have coverage for these healthcare needs
- Doctors and other healthcare professionals I see for my healthcare needs treat me with respect.
- Doctors and other healthcare professionals I see for my healthcare needs listen to me and consider my healthcare goals when providing care.
- I am able to find healthcare professionals who take my plan through Access Health CT or HUSKY Health.
- My monthly premium for my plan through Access Health CT or HUSKY Health is reasonable.
- I am able to get the care I need without having to wait an excessive amount of time for an appointment.

While those in the Mixed Experience and Impact segment were still largely positive toward aspects of Access Health CT and HUSKY Health, they did not strongly endorse every aspect. These individual were more likely to have previously had private insurance and be higher income. This indicates they may be making downward comparisons based on what they previously had.



The vast majority of those in the Positive Experience and Impact segment strongly agreed with every statement about how Access Health CT or HUSKY Health impacted their life and indicated having positive experiences. They were more likely to be lower income, Hispanic or Latino/a, and have a chronic condition.



Characteristics and Experiences of Segments

Characteristics and Experiences of those in different segments based on their relationship with Access Health CT or HUSKY Health

		Positive Segment (N=196) A	Mixed Segment (N=164) B	
Age	18-34	10%	13%	
	35-54	41%	37%	
	55+	49%	45%	
Race/ Ethnicity	White or Caucasian	48%	68% A	
	Hispanic or Latino/a	35% B	12%	
	Other	13%	13%	
Gender	Male	36%	37%	
	Female	63%	55%	
Household Income	Median household income	\$20,707	\$25,001	
Previous insurance before Access Health CT	Private or through employer	36%	48% A	
	No insurance	35% a	27%	
Has a chronic health condition	Yes	60% B	46%	
	No	35%	46% A	
Health today	Excellent or very good	47%	44%	
	Good	35%	40%	
	Fair or Poor	18%	16%	
What Health would have been without Access Health CT	Much or somewhat worse	89% B	66%	
	About the same	9%	32% A	
	Much or somewhat better	2%	2%	
Mindset toward coverage	Feel nothing is lacking from coverage	51% B	20%	
	Own residence	22%	40% A	
	Rent residence	46% B	27%	
Housing	Neither (live with relatives, etc.)	24%	18%	
	Language spoken at home	English	68%	87%
		Spanish	32%	13%

Those most likely to be in the Mixed Segment include those who:

- Identify as White
- Previously had private insurance
- Do not have a chronic condition
- Own their own residence
- Believe their health today would be the same if they did not have their current coverage

Those most likely to be in the Positive Segment include those who:

- Identify as Hispanic or Latino/a
- Previously were uninsured
- Have a chronic condition
- Rent their residence
- Believe their health today is better than it would have been without their current coverage.



Appendix

Appendix A: Demographic Characteristics of Consumers

Demographic Characteristics of Consumers

Demographics of consumers		2024 (N=360)
Age	Median Age	53
	18 to 25	2%
	26 to 34	9%
	35 to 44	19%
	45 to 55	21%
	56 to 64	47%
	65 and older	2%

Gender	Male	37%
	Female	59%
	Non-binary	1%
	Prefer not to answer	3%

Identify as Transgender	Yes	1%
	No	95%
	Prefer not to answer	4%

Race and Ethnicity	White or Caucasian	59%
	Hispanic or Latino/a	25%
	Black or African American	8%
	Asian	3%
	American Indian or Alaska Native	1%
	Some other race	3%
	Prefer not to answer	6%

Demographics of consumers		2024 (N=360)
Highest Level of Education	Some high school or less	5%
	High school graduate or GED	33%
	Trade/technical/vocational training	10%
	Associate degree	14%
	Bachelors' degree	20%
	Advanced degree	12%
	Prefer not to answer	6%

Annual Household Income	Median Household Income	\$22,310
	Under \$25,000	44%
	\$25,001 to \$50,000	21%
	\$50,001 to \$75,000	6%
	\$75,001 to \$100,000	3%
	\$100,001 to 150,000	3%
	\$150,001 and over	1%
Prefer not to answer	22%	

Parent or guardian of child under 18	Yes	8%
	No	90%
	Prefer not to answer	3%

Number of Children Who are part of Household*	None	15%
	1	56%
	2	19%
	3	11%

Demographics of consumers		2024 (N=360)
Housing Situation	Own Residence	30%
	Rent residence	38%
	Neither	21%
	Prefer not to answer	11%

Adults living with (not including roommates)	None (live alone)	32%
	1	29%
	2	22%
	3 or more adults	8%
	Prefer not to answer	9%

Employment Status	Employed for wages	33%
	Self-employed	23%
	Unemployed	22%
	A high school student	1%
	A college+ student	3%
	Stay-at-home parent	2%
	Retired	11%
Prefer not to answer	11%	

Type of Employment†	One full time job	46%
	One part time job	34%
	Multiple part time jobs	14%
	Multiple full-time jobs	1%
	Combination of full and part-time job	5%

* Only asked of those who were the parent or guardian to a child under 18 (N=27)
 † Only asked of those who were employed (N=195)

Demographic Characteristics of Consumers

Demographics of consumers		2024 (N=360)
Living situation in the past 12 months	Steady	89%
	Not steady	5%
	Not sure	1%
	Prefer not to answer	5%
Trouble paying for basics in the past 12 months	No	52%
	Yes	36%
	Not sure	4%
	Prefer not to answer	9%
Unreliable transportation in the past 12 months	Yes	75%
	No	20%
	Prefer not to answer	2%
	Prefer not to answer	3%
Coverage from Access Health CT or HUSKY Health	Me	98%
	Someone in my household	22%

Demographics of consumers		2024 (N=360)
Language Survey Taken in	English	80%
	Spanish	20%
Languages Spoken in Your Home	English	88%
	Spanish	26%
	Polish	1%
	Italian	1%
	French	1%
	German	1%
	Portuguese	1%
	Other	2%
Amount of Spanish Spoken in Your Home*	Spanish all the time	43%
	Spanish more than half the time	24%
	Spanish and English Equally	18%
	English more than half the time	6%
	English all the time	9%

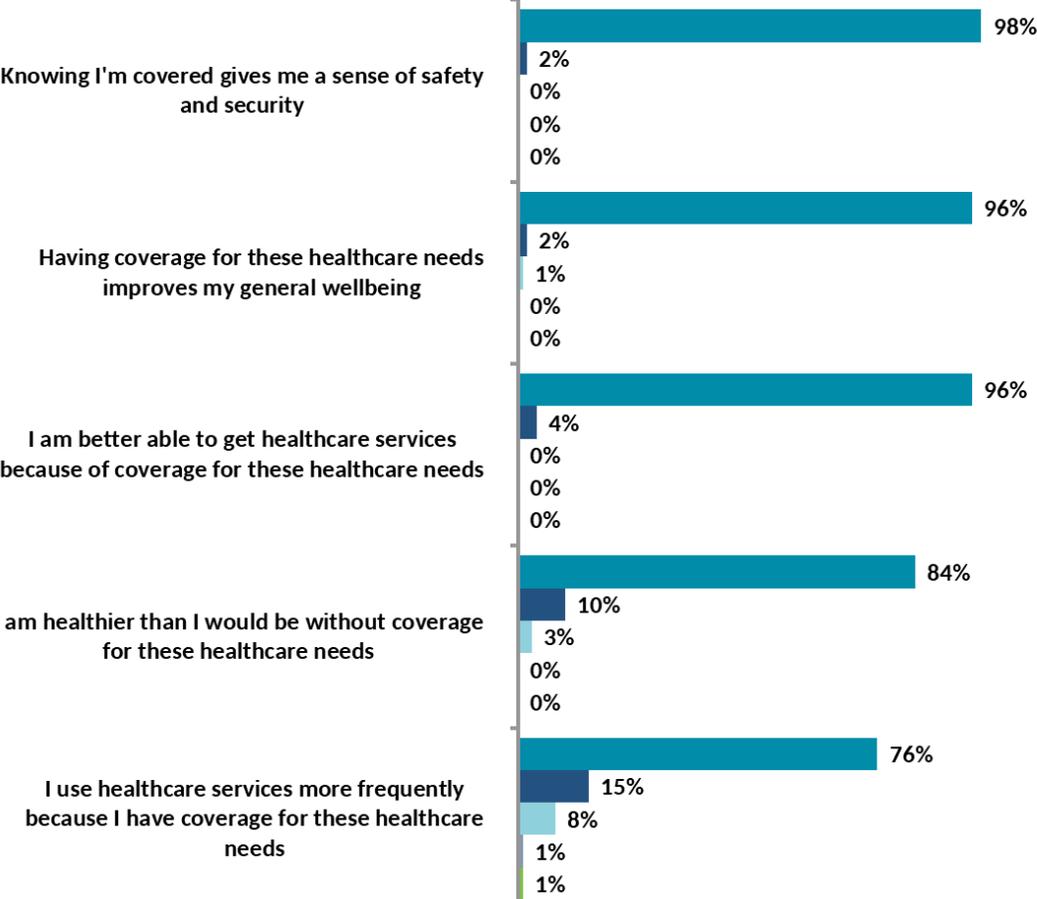
* Only asked of those who indicated they spoke Spanish at home (N=93)



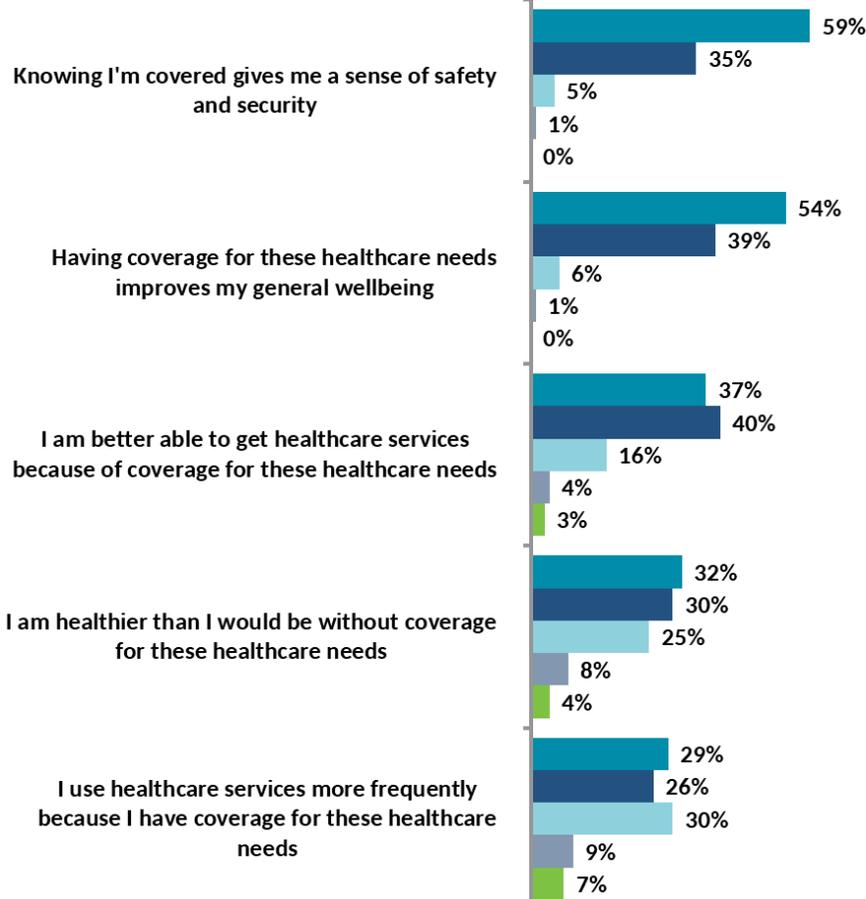
Appendix B: Breakdown of Segmentation Questions

Agreement with Statements by Segment

**Positive Segment
(N=196)**



**Mixed Segment
(N=164)**

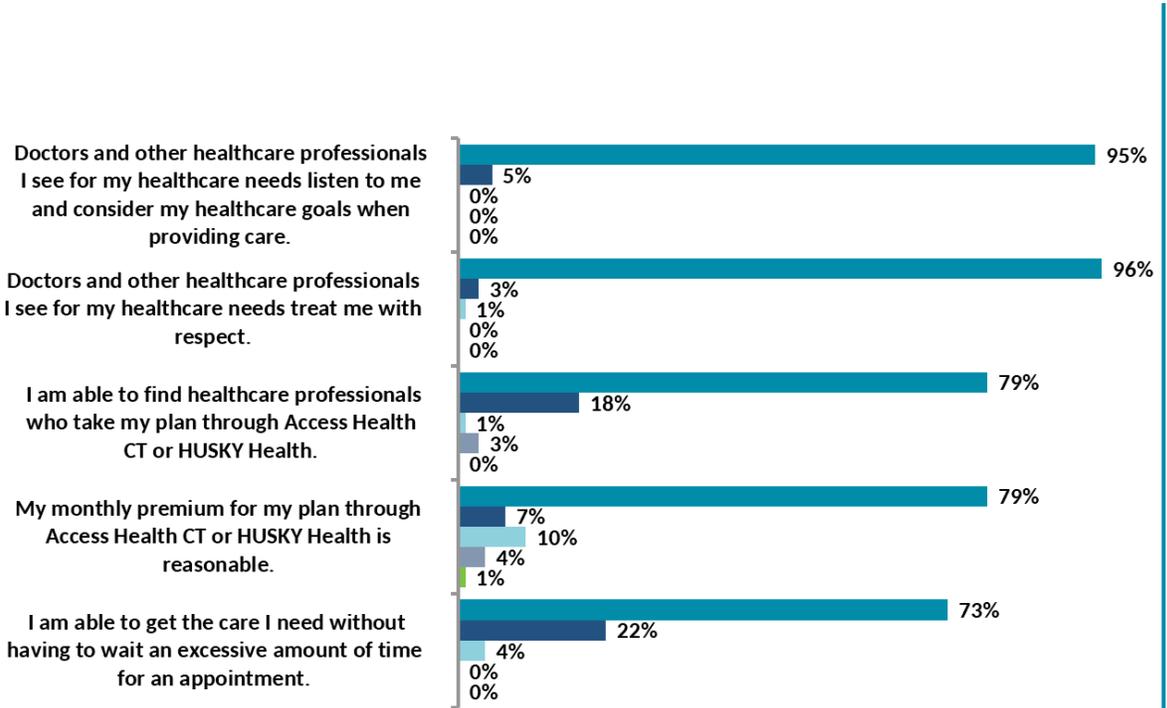


■ Strongly agree
 ■ Somewhat agree
 ■ Neither agree nor disagree
 ■ Somewhat disagree
 ■ Strongly disagree

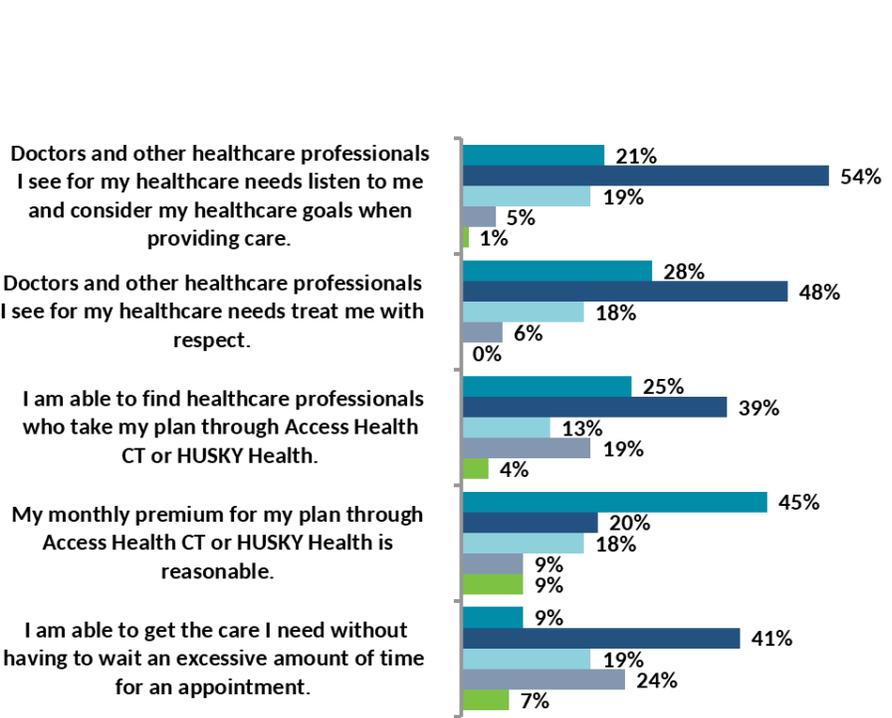


Agreement with Statements by Segment Continued

Positive Segment
(N=196)



Mixed Segment
(N=164)



■ Strongly agree
 ■ Somewhat agree
 ■ Neither agree nor disagree
 ■ Somewhat disagree
 ■ Strongly disagree

