# 2012 AARP Survey of New Jersey Registered Voters Ages 18-64 on the Development of a State Health Insurance Exchange

**State health insurance exchanges are a provision of the new health law passed by Congress in 2010. States can establish and run their own state health insurance exchange or the exchange will be developed and run by the federal government. There is currently debate about whether New Jersey should set up its own exchange, how much consumer representation should be on the governing board, and how to determine which health plans can be part of the exchange.**

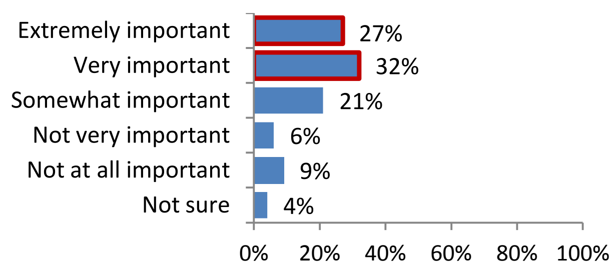
**In its continued efforts to be a strong voice for all consumers of health care, AARP in New Jersey commissioned a survey of residents ages 18 to 64 to gauge their opinion about these health insurance exchange issues. This telephone survey of New Jersey registered voters ages 18-64 was fielded March 5 to March 12, 2012. A total of 802 interviews were completed yielding a margin of error of ±3.5 percent. The annotated survey begins on page 5.**

## Survey-In-Brief

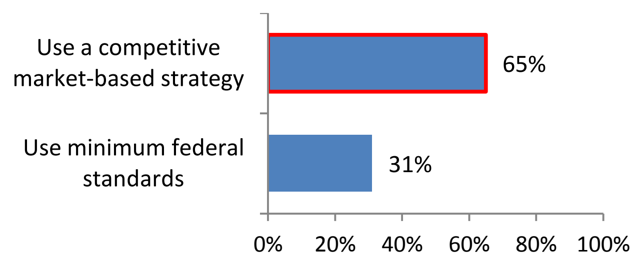
- **Twice as many New Jersey registered voters ages 18-64 believe the state should develop and run its own health insurance exchange (58%) compared to those who think the federal government should set up and run the exchange (30%).**

- **About three in five New Jersey registered voters ages 18-64 say it is extremely or very important that the state passes legislation in 2012 to develop a state run health insurance exchange. Nearly two-thirds believe the health insurance exchange should use a competitive, market-based strategy to choose plans that can be part of the exchange based on good quality and value while less than a third says any health insurance plan that meets minimum federal standards can be part of the exchange.**

**Importance of State Passing Health Insurance Exchange Legislation in 2012 (weighted n=802)**

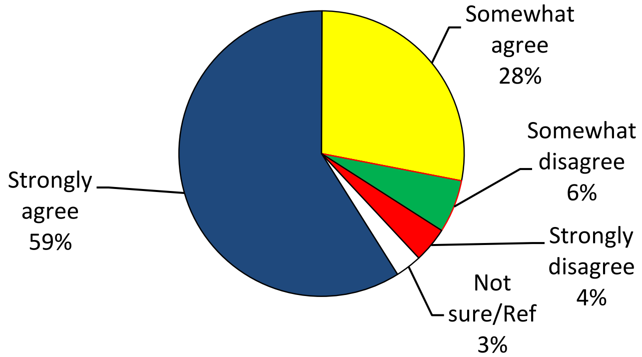



**How to Allow Plans to Participate in the New Jersey Health Insurance Exchange: (weighted n=802)**

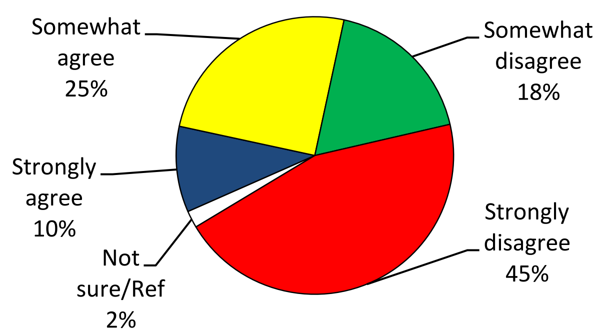



- **About three in five New Jersey registered voters ages 18-64 strongly agree that the majority of the governing board of the state health insurance exchange should be consumers and nearly another three in ten somewhat agree. Nearly half strongly *disagree* that health insurance company representatives should serve on the board and another one in five somewhat *disagree*.**

**Agreement on Having the Majority of Governing Board be Consumers (weighted n=802)**




**Agreement on Having Health Insurance Company Representatives on Governing Board (weighted n=802)**



- Twelve percent of New Jersey registered voters ages 18 to 64 responding to this survey say they currently do not have any kind of health care coverage.

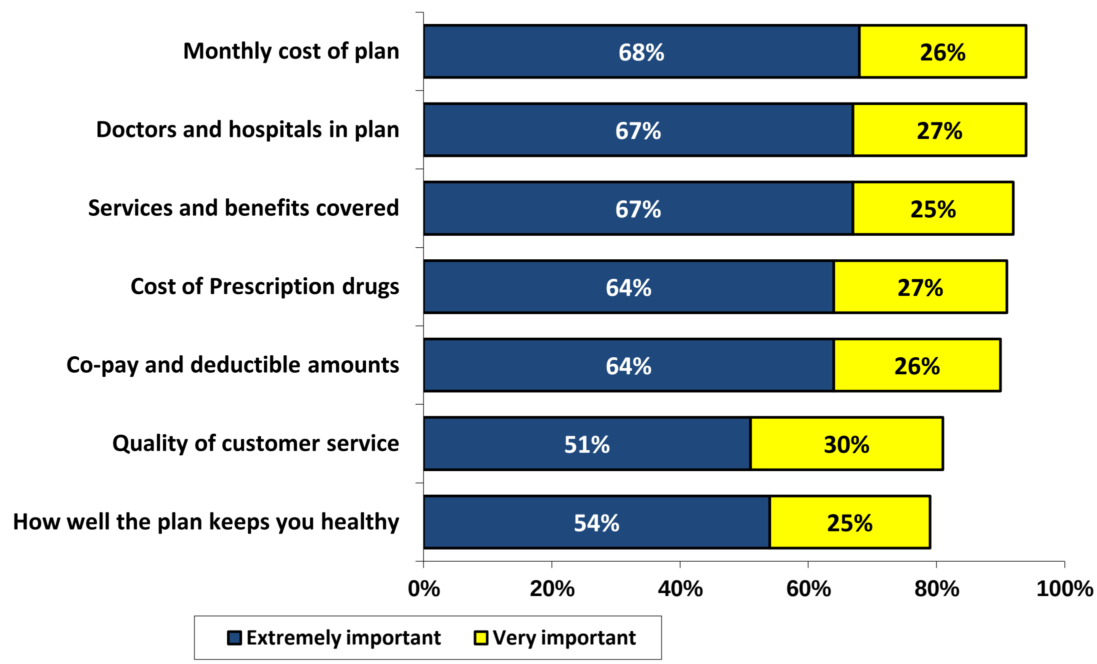
- About four in five respondents who have health insurance say they are worried about increases in their premiums (81%). The majority of those with health insurance say they are insured through an employer and over three-quarters of these respondents say they are worried about these employers increasing the amount they have to pay for their health care and insurance (77%).

- More than four in five of all respondents are worried that they will have to pay more for their family's health care (83%) while nearly three in four express concern about not being able to afford the health care services their family may need (72%). About three in four say they currently pay up to $500 per month in out-of-pocket medical expenses (73%) and over half of these respondents pay up to $200 per month (51%).

- Most New Jersey registered voters ages 18 to 64 who have health care coverage are concerned they won't be able to maintain their current health care coverage over the next five years (65%), with about two out of five saying they are extremely (22%) or very (19%) concerned about this.

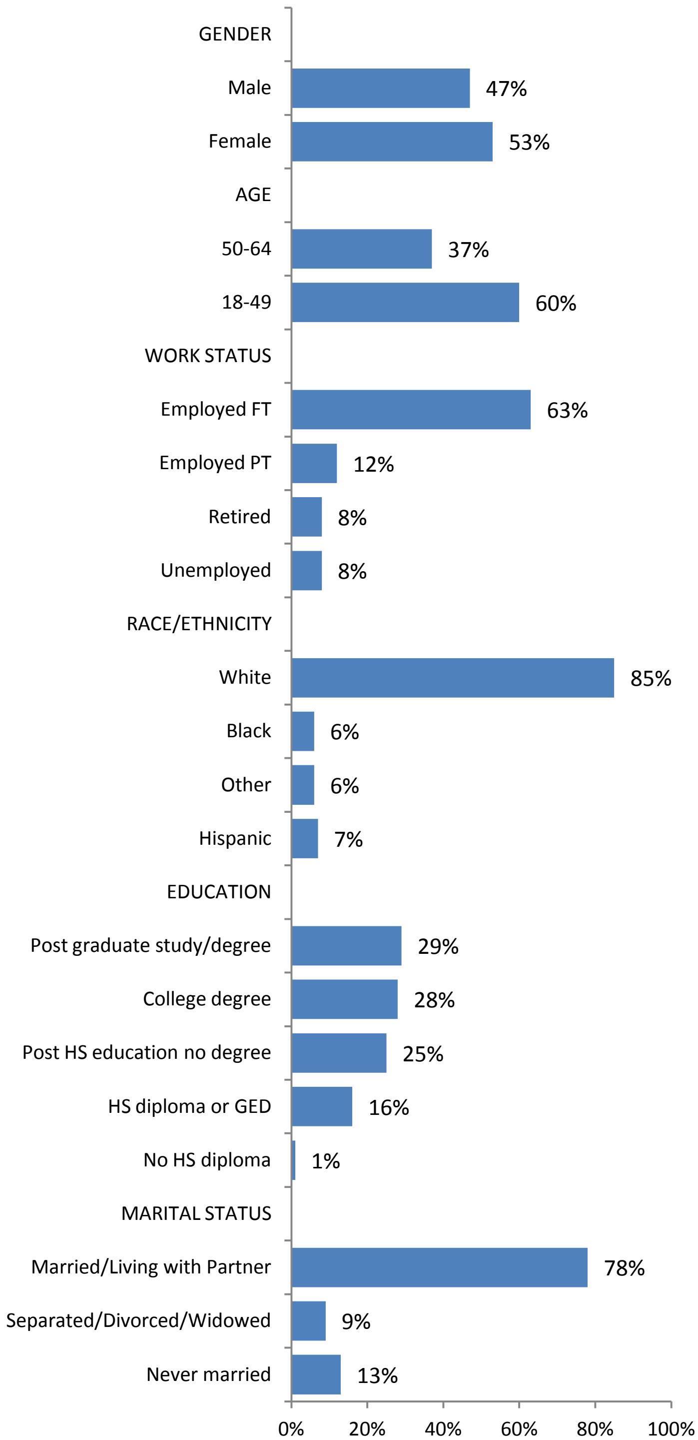
- At least four in five New Jersey registered voters ages 18-64 believe having information on all attributes of health insurance plans, asked about in the survey, are extremely or very important. Nearly all say having information on the monthly cost of plans and the doctors and hospitals participating in plans is extremely or very important with over two-thirds saying having information on these attributes is extremely important. About nine in ten say having information on services and benefits covered and the cost of prescription drugs, co-pays and deductibles is extremely or very important.

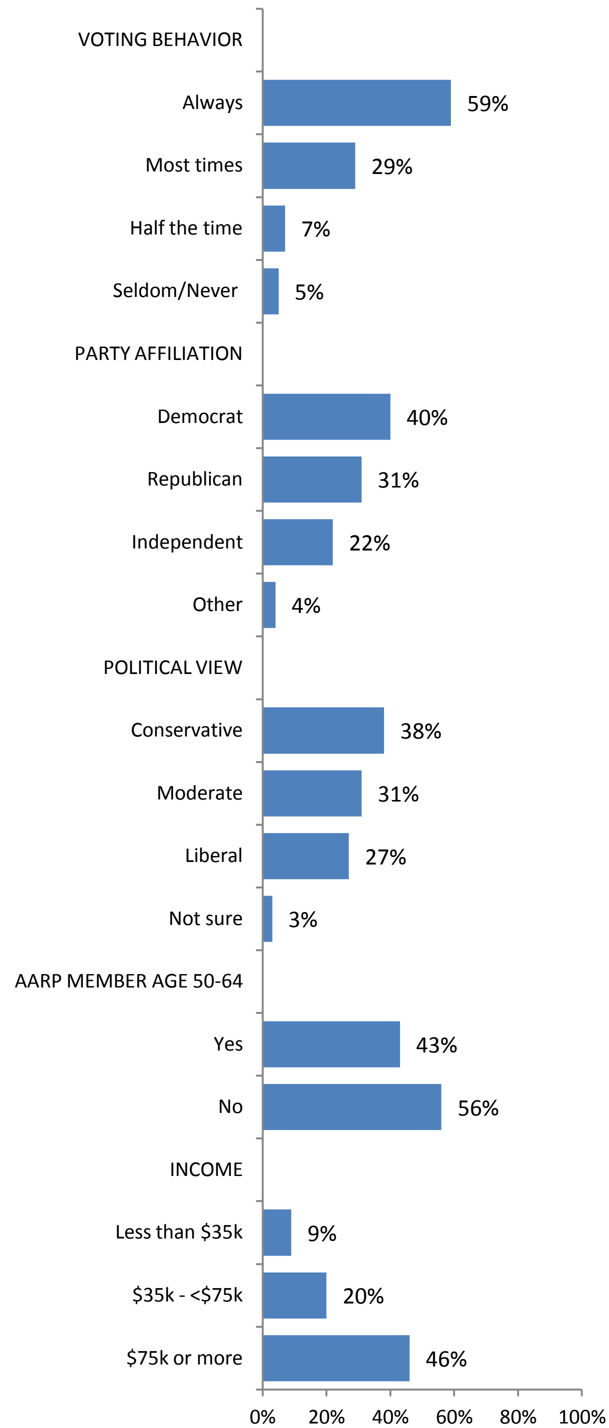
**Importance of Having Information on Health Insurance Plan Attributes (weighted n=802)**



## DEMOGRAPHIC PROFILE OF RESPONDENTS

- Three in five survey respondents are ages 18-49 and nearly two in five are between the ages of 50-64. Most respondents are married or living with a partner. The majority is employed full-time and has a college or post graduate degree or education. Nearly half have annual household incomes over $75,000 or more. Two in five are Democrats, three in ten are Republicans, and just under a quarter are Independents. The majority of respondents vote always or most of the time. Nearly two in five identify themselves as conservatives, three in ten say they are moderate in their political views, and just over a quarter say they are liberal. Over two in five respondents ages 50-64 are AARP members.



## FULL METHODOLOGY

The AARP New Jersey Health Insurance Exchange Survey was conducted through telephone interviews with a sample of 802 respondents ages 18 to 64 drawn at random from a list of New Jersey registered voters. The interviews were conducted in English by Woelfel Research, Inc. from March 5 to March 12, 2012. The results from the study were weighted by age and gender. The margin of error for the complete set of data is ±3.5%.

Sample was released for interviewing in replicates which are representative subsamples of the larger sample. Using replicates to control the release of sample ensures that complete call procedures are followed for the entire sample. It also ensures that the geographic distribution of numbers called is appropriate. Calls were staggered over times of day and days of the week to maximize the chance of making contact with potential respondents.

Respondents were screened to insure that they were registered voters and age 18-64.

The questionnaire was developed by AARP staff. In order to improve the quality of the data, the questionnaire was pretested with a small number of respondents. The pretest interviews were monitored by WRI and AARP staff.

The response rate for this study was 15 percent and was calculated using AAPOR's response rate 3 method. The cooperation rate was 92 percent as calculated using AAPOR's cooperation rate 3 method.[1]

[1] Calculated using AAPOR's Outcome Rate Calculator Version 2.1, May 2003

## 2012 New Jersey State Health Insurance Exchange Survey
## (Survey Sample: Registered Voters ages 18-64 in New Jersey)
## (N=802, sampling error = ±3.5%)

Hello, this is ______ calling from Woelfel, Inc., a national opinion research firm. We are not telemarketers and are not trying to sell you anything. We would like to find out your opinions on some important issues concerning health care in New Jersey. Your views are important and we would greatly appreciate your participation. All your responses will be kept entirely confidential.

S1. We are interested in the opinions of people within certain age groups. Are you between the ages of 18 and 64?

| | |
|---|---|
| | Yes **[SKIP to S4]** |
| | No **[GO TO S2]** |
| | Refused **[THANK AND TERMINATE]** |

S2. Is there another member of your household who is between the ages of 18 and 64?

| | |
|---|---|
| | Yes **[GO TO S3]** |
| | No **[THANK AND TERMINATE]** |

S3. May I speak with that person?

| | |
|---|---|
| | Yes, new person on the line **[REPEAT INTRODUCTION AND GO TO S4]** |
| | No **[THANK AND TERMINATE]** |

S4. Are you a resident of New Jersey?

| | |
|---|---|
| | Yes **[GO TO S5]** |
| | No **[THANK AND TERMINATE]** |

S5. Are you registered to vote in New Jersey?

| | Base: Total Respondents | Total N=802 % | Democrat N=318 % | Republican N=248 % | Ind/Other N=235 % |
|---|---|---|---|---|---|
| 1. | Yes | 100 | 100 | 100 | 100 |
| 2. | No | - | - | - | - |

S6. Is there another member of your household who is between the ages of 18 and 64 who is registered to vote in New Jersey?

| | |
|---|---|
| | Yes **[GO BACK TO S3]** |
| | No **[THANK AND TERMINATE]** |

S7. What is your current marital status? Are you ….? **[READ EACH ANSWER CATEGORY]**?

| | Base: Total Respondents | Total N=802 % | Democrat N=318 % | Republican N=248 % | Ind/Other N=235 % |
|---|---|---|---|---|---|
| 1. | Married | 75 | 67 | 84 | 78 |
| 2. | Not married, living with your partner or significant other | 2 | 4 | <0.5 | 2 |
| 3. | Separated | 1 | 2 | 1 | 1 |
| 4. | Divorced | 7 | 8 | 5 | 8 |
| 5. | Widowed | 2 | 2 | 2 | 1 |
| 6. | Or are you currently single and never married | 13 | 17 | 8 | 11 |
| 7. | Not sure **[DO NOT READ]** | <0.5 | <0.5 | - | - |
| 8. | Refused **[DO NOT READ]** | 1 | <0.5 | 1 | <0.5 |

S8. Which of the following best describes your current employment status? **[READ EACH ANSWER CATEGORY]**

| | Base: Total Respondents | Total N=802 % | Democrat N=318 % | Republican N=248 % | Ind/Other N=235 % |
|---|---|---|---|---|---|
| 1. | Self-employed full-time | 10 | 10 | 11 | 9 |
| 2. | Self-employed part-time | 4 | 5 | 4 | 5 |
| 3. | Employed full-time | 53 | 53 | 54 | 54 |
| 4. | Employed part-time | 8 | 8 | 8 | 9 |
| 5. | Retired and not working at all | 8 | 6 | 8 | 10 |
| 6. | Unemployed and looking for work | 8 | 9 | 7 | 7 |
| 7. | Or are you not in the labor force for other reasons | 8 | 10 | 9 | 7 |
| 8. | Refused **[DO NOT READ]** | 1 | 1 | <0.5 | <0.5 |

S9. Do you have any children? **[INTERVIEWER NOTE: IF MENTION IS MADE ABOUT STEP-CHILDREN OR OTHERS THEY CONSIDER AS THEIR CHILDREN, PLEASE INCLUDE AS YES]**

| | Base: Total Respondents | Total N=802 % | Democrat N=318 % | Republican N=248 % | Ind/Other N=235 % |
|---|---|---|---|---|---|
| 1. | Yes | 78 | 75 | 81 | 80 |
| 2. | No | 21 | 24 | 19 | 20 |
| 3. | Refused **[DO NOT READ]** | 1 | 1 | <0.5 | - |

S10. Are any of your children …? **[READ ITEMS A THROUGH C BELOW]**

**a. Under the age of 18 and living with you**

| | Base: Have children | Total N=629 % | Democrat N=240 % | Republican N=201 % | Ind/Other N=188 % |
|---|---|---|---|---|---|
| 1. | Yes | 65 | 66 | 66 | 62 |
| 2. | No | 34 | 34 | 34 | 35 |
| 3. | Refused **[DO NOT READ]** | 1 | - | - | 3 |

**b. Over age 18 and living with you**

| | Base: Have children | Total N=629 % | Democrat N=240 % | Republican N=201 % | Ind/Other N=188 % |
|---|---|---|---|---|---|
| 1. | Yes | 23 | 25 | 22 | 20 |
| 2. | No | 77 | 75 | 78 | 78 |
| 3. | Refused **[DO NOT READ]** | 1 | - | - | 2 |

**c. Away at college**

| | Base: Have children | Total N=629 % | Democrat N=240 % | Republican N=201 % | Ind/Other N=188 % |
|---|---|---|---|---|---|
| 1. | Yes | 17 | 16 | 18 | 17 |
| 2. | No | 83 | 84 | 82 | 81 |
| 3. | Refused **[DO NOT READ]** | 1 | - | - | 2 |

**Main Questionnaire**

Q1. How strongly do you agree or disagree that the Governor and State Legislators should work to ensure that all New Jersey residents have access to quality, affordable health care coverage? Do you strongly agree, somewhat agree, somewhat disagree, or do you strongly disagree?

| | Base: Total Respondents | Total N=802 % | Democrat N=318 % | Republican N=248 % | Ind/Other N=235 % |
|---|---|---|---|---|---|
| 1. | Strongly agree | 65 | 84 | 45 | 60 |
| 2. | Somewhat agree | 25 | 11 | 38 | 30 |
| 3. | Somewhat disagree | 4 | 2 | 7 | 4 |
| 4. | Strongly disagree | 5 | 3 | 6 | 5 |
| 5. | Not sure **[DO NOT READ]** | 2 | 1 | 4 | 2 |
| 6. | Refused **[DO NOT READ]** | <0.5 | - | <0.5 | 1 |

Q2. Do you have any kind of health care coverage, including health insurance or government plans such as Medicare or Medicaid?

| | Base: Total Respondents | Total N=802 % | Democrat N=318 % | Republican N=248 % | Ind/Other N=235 % |
|---|---|---|---|---|---|
| 1. | Yes | 88 | 88 | 90 | 87 |
| 2. | No | 12 | 12 | 11 | 13 |

Q3. **[ASK IF Q2=YES]** And are you covered……

**[INSERT AND RANDOMIZE ITEMS A THROUGH I] [READ AND RECORD ANSWER FOR EACH] [MULTIPLE RESPONSE]. [INTERVIEWER NOTE: IF RESPONDENT GIVES NAME OF INSURER OR SPECIFIC COMPANY NAME, ASK WHETHER THEY PAY FOR THE POLICY ON THEIR OWN OR IF IT IS PAID FOR BY AN EMPLOYER /PREVIOUS EMPLOYER AND RECORD APPROPRIATELY]**

**a. Through your current employer**

| | Base: Have health care coverage | Total N=707 % | Democrat N=280 % | Republican N=222 % | Ind/Other N=205 % |
|---|---|---|---|---|---|
| 1. | Yes | 53 | 52 | 55 | 54 |
| 2. | No | 46 | 48 | 45 | 46 |
| 3. | Not sure **[DO NOT READ]** | <0.5 | 1 | - | - |
| 4. | Refused **[DO NOT READ]** | - | - | - | - |

**b. Through your spouse's/partner's employer**

| | Base: Have health care coverage | Total N=707 % | Democrat N=280 % | Republican N=222 % | Ind/Other N=205 % |
|---|---|---|---|---|---|
| 1. | Yes | 35 | 33 | 36 | 37 |
| 2. | No | 65 | 67 | 64 | 63 |
| 3. | Not sure **[DO NOT READ]** | <0.5 | <0.5 | - | - |
| 4. | Refused **[DO NOT READ]** | - | - | - | - |

Q3. Continued

**c. On your own, through an individually purchased insurance policy**

| | Base: Have health care coverage | Total N=707 % | Democrat N=280 % | Republican N=222 % | Ind/Other N=205 % |
|---|---|---|---|---|---|
| 1. | Yes | 11 | 10 | 13 | 12 |
| 2. | No | 89 | 90 | 87 | 88 |
| 3. | Not sure **[DO NOT READ]** | <0.5 | - | 1 | - |
| 4. | Refused **[DO NOT READ]** | - | - | - | - |

**d. Through a previous employer**

| | Base: Have health care coverage | Total N=707 % | Democrat N=280 % | Republican N=222 % | Ind/Other N=205 % |
|---|---|---|---|---|---|
| 1. | Yes | 9 | 7 | 11 | 11 |
| 2. | No | 91 | 93 | 89 | 89 |
| 3. | Not sure **[DO NOT READ]** | - | - | - | - |
| 4. | Refused **[DO NOT READ]** | - | - | - | - |

**e. Through your spouse's/partner's previous employer**

| | Base: Have health care coverage | Total N=707 % | Democrat N=280 % | Republican N=222 % | Ind/Other N=205 % |
|---|---|---|---|---|---|
| 1. | Yes | 3 | 2 | 3 | 5 |
| 2. | No | 97 | 98 | 98 | 95 |
| 3. | Not sure **[DO NOT READ]** | - | - | - | - |
| 4. | Refused **[DO NOT READ]** | - | - | - | - |

**f. Through Veteran's or Military benefits**

| | Base: Have health care coverage | Total N=707 % | Democrat N=280 % | Republican N=222 % | Ind/Other N=205 % |
|---|---|---|---|---|---|
| 1. | Yes | 3 | 2 | 2 | 5 |
| 2. | No | 97 | 98 | 98 | 95 |
| 3. | Not sure **[DO NOT READ]** | - | - | - | - |
| 4. | Refused **[DO NOT READ]** | - | - | - | - |

**g. Through Medicaid or other state paid plan**

| | Base: Have health care coverage | Total N=707 % | Democrat N=280 % | Republican N=222 % | Ind/Other N=205 % |
|---|---|---|---|---|---|
| 1. | Yes | 5 | 7 | 2 | 5 |
| 2. | No | 95 | 93 | 98 | 95 |
| 3. | Not sure **[DO NOT READ]** | - | - | - | - |
| 4. | Refused **[DO NOT READ]** | <0.5 | <0.5 | - | <0.5 |

Q3. Continued

**h. Through Medicare**

| | Base: Have health care coverage | Total N=707 % | Democrat N=280 % | Republican N=222 % | Ind/Other N=205 % |
|---|---|---|---|---|---|
| 1. | Yes | 5 | 7 | 3 | 5 |
| 2. | No | 95 | 93 | 97 | 95 |
| 3. | Not sure **[DO NOT READ]** | - | - | - | - |
| 4. | Refused **[DO NOT READ]** | <0.5 | - | - | <0.5 |

**i. Through some other way**

| | Base: Have health care coverage | Total N=707 % | Democrat N=280 % | Republican N=222 % | Ind/Other N=205 % |
|---|---|---|---|---|---|
| 1. | Yes | 5 | 5 | 8 | 2 |
| 2. | No | 95 | 95 | 92 | 98 |
| 3. | Not sure **[DO NOT READ]** | - | - | - | - |
| 4. | Refused **[DO NOT READ]** | <0.5 | - | - | <0.5 |

Q4. How concerned are you that you ***won't*** be able to maintain your current health care coverage for yourself, your **[INSERT SPOUSE OR PARTNER IF S7=1 or2]**, or your dependent children at a cost you can afford over the next five years? Are you extremely concerned, very concerned, somewhat concerned, not very concerned, or not at all concerned?

| | Base: Have health care coverage | Total N=707 % | Democrat N=280 % | Republican N=222 % | Ind/Other N=205 % |
|---|---|---|---|---|---|
| 1. | Extremely concerned | 22 | 24 | 20 | 21 |
| 2. | Very concerned | 19 | 19 | 18 | 20 |
| 3. | Somewhat concerned | 24 | 27 | 20 | 24 |
| 4. | Not very concerned | 18 | 11 | 25 | 21 |
| 5. | Not at all concerned | 17 | 19 | 17 | 15 |
| 6. | Not sure **[DO NOT READ]** | <0.5 | <0.5 | - | - |
| 7. | Refused **[DO NOT READ]** | <0.5 | <0.5 | 1 | - |

Q5. I'm going to read you a list of things that some people worry about and other people do not and ask you how worried you are about them. How worried are you about….? **[INSERT AND RANDOMIZE ITEMS A THROUGH D] [READ AND RECORD ANSWER FOR EACH]** Are you extremely worried, very worried, somewhat worried, not very worried, or not at all worried about….?

**a. Having to pay more for your family's health care**

| | Base: Total Respondents | Total N=802 % | Democrat N=318 % | Republican N=248 % | Ind/Other N=235 % |
|---|---|---|---|---|---|
| 1. | Extremely worried | 29 | 32 | 23 | 31 |
| 2. | Very worried | 26 | 28 | 25 | 25 |
| 3. | Somewhat worried | 29 | 27 | 30 | 29 |
| 4. | Not very worried | 8 | 6 | 14 | 5 |
| 5. | Not at all worried | 8 | 7 | 7 | 9 |
| 6. | Not sure **[DO NOT READ]** | 1 | 1 | - | 1 |
| 7. | Refused **[DO NOT READ]** | - | - | - | - |

**b. Not being able to afford the health care services you think you or your family will need**

| | Base: Total Respondents | Total N=802 % | Democrat N=318 % | Republican N=248 % | Ind/Other N=235 % |
|---|---|---|---|---|---|
| 1. | Extremely worried | 27 | 29 | 27 | 24 |
| 2. | Very worried | 19 | 21 | 14 | 23 |
| 3. | Somewhat worried | 27 | 27 | 26 | 27 |
| 4. | Not very worried | 16 | 11 | 23 | 15 |
| 5. | Not at all worried | 11 | 11 | 11 | 12 |
| 6. | Not sure **[DO NOT READ]** | <0.5 | <0.5 | - | - |
| 7. | Refused **[DO NOT READ]** | <0.5 | 1 | <0.5 | - |

**c. Your current/previous employer increasing your cost of health care and insurance**

| | Base: Covered through you/your spouse's current/previous employer | Total N=610 % | Democrat N=232 % | Republican N=195 % | Ind/Other N=182 % |
|---|---|---|---|---|---|
| 1. | Extremely worried | 26 | 28 | 23 | 27 |
| 2. | Very worried | 24 | 23 | 19 | 30 |
| 3. | Somewhat worried | 28 | 26 | 34 | 24 |
| 4. | Not very worried | 10 | 10 | 14 | 6 |
| 5. | Not at all worried | 12 | 12 | 10 | 12 |
| 6. | Not sure **[DO NOT READ]** | 1 | 2 | - | 1 |
| 7. | Refused **[DO NOT READ]** | <0.5 | <0.5 | - | <0.5 |

Q5. Continued

**d. An increase in the insurance premiums you pay**

| | Base: Have health care coverage | Total N=707 % | Democrat N=280 % | Republican N=222 % | Ind/Other N=205 % |
|---|---|---|---|---|---|
| 1. | Extremely worried | 30 | 32 | 26 | 30 |
| 2. | Very worried | 24 | 25 | 19 | 29 |
| 3. | Somewhat worried | 27 | 25 | 32 | 24 |
| 4. | Not very worried | 10 | 8 | 14 | 7 |
| 5. | Not at all worried | 9 | 9 | 8 | 9 |
| 6. | Not sure **[DO NOT READ]** | <0.5 | - | - | 1 |
| 7. | Refused **[DO NOT READ]** | 1 | 1 | 1 | - |

Q6. About how much do you currently pay each month in out-of-pocket medical expenses including prescription drugs **[IF FOR Q2=YES, ALSO READ: insurance premiums, deductibles, and co-pays]** each month? **[READ EACH ANSWER CATEGORY AND ACCEPT ONE ANSWER.**]

| | Base: Total Respondents | Total N=802 % | Democrat N=318 % | Republican N=248 % | Ind/Other N=235 % |
|---|---|---|---|---|---|
| 1. | Less than $50 per month | 14 | 18 | 15 | 8 |
| 2. | $50 but less than $100 per month | 19 | 17 | 16 | 26 |
| 3. | $100 but less than $200 per month | 18 | 17 | 22 | 16 |
| 4. | $200 but less than $500 per month | 21 | 22 | 20 | 21 |
| 5. | $500 but less than $1000 per month | 9 | 8 | 9 | 8 |
| 6. | $1000 or more per month | 7 | 6 | 10 | 6 |
| 7. | Nothing; do not currently pay an out-of-pocket medical expenses | 4 | 4 | 3 | 5 |
| 8. | Not sure **[DO NOT READ]** | 6 | 8 | 4 | 6 |
| 9. | Refused **[DO NOT READ]** | 2 | 1 | 2 | 3 |

Q7. As you know, last year Congress passed a new healthcare law that makes changes to the health care system. In general, how knowledgeable are you about the new health care law –would you say you are extremely knowledgeable, very knowledgeable, somewhat knowledgeable, not too knowledgeable, or not at all knowledgeable?

| | Base: Total Respondents | Total N=802 % | Democrat N=318 % | Republican N=248 % | Ind/Other N=235 % |
|---|---|---|---|---|---|
| 1. | Extremely knowledgeable | 6 | 6 | 4 | 6 |
| 2. | Very knowledgeable | 10 | 10 | 12 | 8 |
| 3. | Somewhat knowledgeable | 44 | 43 | 47 | 41 |
| 4. | Not very knowledgeable | 25 | 25 | 22 | 29 |
| 5. | Not at all knowledgeable | 15 | 15 | 15 | 15 |
| 6. | Not sure **[DO NOT READ]** | <0.5 | <0.5 | <0.5 | - |
| 7. | Refused **[DO NOT READ]** | <0.5 | - | - | 1 |

Q8. One provision of the new federal health care law requires each state to set up an insurance exchange. A health insurance exchange is a kind of marketplace where individuals without health insurance or with insufficient or costly insurance can shop for health insurance and access public programs and subsidies for which they are eligible. Small businesses can also purchase health insurance for their employees through the exchange. Those who are satisfied with their current health insurance can keep it and nothing changes. States can choose to run their own health insurance exchange or the exchange will be developed by the federal government. Which statement best reflects your opinion on how the state health insurance exchange should be run in New Jersey? **[READ AND ROTATE STATEMENTS A and B]**

| | Base: Total Respondents | Total N=802 % | Democrat N=318 % | Republican N=248 % | Ind/Other N=235 % |
|---|---|---|---|---|---|
| 1. | New Jersey should develop and run its own state health insurance exchange | 58 | 42 | 74 | 62 |
| 2. | New Jersey should allow the state health insurance exchange to be developed and run by the federal government | 30 | 46 | 16 | 22 |
| 3. | Not sure **[DO NOT READ]** | 11 | 11 | 7 | 14 |
| 4. | Refused **[DO NOT READ]** | 2 | <0.5 | 3 | 2 |

Q9. Under the new federal health care law, a state run health insurance exchange must be certified by the federal government by January 1, 2013. Legislation is currently pending in the New Jersey state legislature to establish a state run health insurance exchange. The bill awaits final action by the state legislature and the Governor. How important is it that New Jersey pass legislation this year, in 2012, to develop a state run health insurance exchange? Is it extremely important, very important, somewhat important, not very important, or not at all important?

| | Base: Total Respondents | Total N=802 % | Democrat N=318 % | Republican N=248 % | Ind/Other N=235 % |
|---|---|---|---|---|---|
| 1. | Extremely important | 27 | 37 | 19 | 23 |
| 2. | Very important | 32 | 37 | 30 | 30 |
| 3. | Somewhat important | 21 | 11 | 28 | 29 |
| 4. | Not very important | 6 | 5 | 6 | 6 |
| 5. | Not at all important | 9 | 5 | 14 | 10 |
| 6. | Not sure **[DO NOT READ]** | 4 | 5 | 2 | 3 |
| 7. | Refused **[DO NOT READ]** | <0.5 | <0.5 | 1 | <0.5 |

Q10. All health insurance plans participating in the exchange must meet minimum federal standards for quality and cost. New Jersey is deciding how eligible plans will be allowed to participate in a New Jersey health insurance exchange and what plans consumers can choose from. Which statement best reflects your opinion on how to determine if health insurance plans are eligible to participate in the New Jersey state health insurance exchange? **[READ AND ROTATE STATEMENTS A and B]**

| | Base: Total Respondents | Total N=802 % | Democrat N=318 % | Republican N=248 % | Ind/Other N=235 % |
|---|---|---|---|---|---|
| 1. | Any health insurance plan that meets the minimum federal standards can participate in the New Jersey health insurance exchange. | 31 | 39 | 24 | 27 |
| 2. | The New Jersey health insurance exchange should use a competitive, market-based strategy to choose plans based on good quality and value. Health insurance plans should compete for the privilege of being part of the exchange as they currently do for business with large employers. | 65 | 56 | 72 | 68 |
| 3. | Not sure **[DO NOT READ]** | 4 | 4 | 3 | 4 |
| 4. | Refused **[DO NOT READ]** | 2 | 1 | 2 | 2 |

Q11. New Jersey is establishing a governing board to manage the operations of the health insurance exchange. This board may include different types of people and experts. Any decisions about the health insurance exchange will be made by a vote from each board member. How strongly do you agree or disagree that a majority of the governing board should be consumers? Do you strongly agree, somewhat agree, somewhat disagree, or strongly disagree?

| | Base: Total Respondents | Total N=802 % | Democrat N=318 % | Republican N=248 % | Ind/Other N=235 % |
|---|---|---|---|---|---|
| 1. | Strongly agree | 59 | 59 | 60 | 59 |
| 2. | Somewhat agree | 28 | 28 | 26 | 32 |
| 3. | Somewhat disagree | 6 | 6 | 7 | 3 |
| 4. | Strongly disagree | 4 | 3 | 4 | 3 |
| 5. | Not sure **[DO NOT READ]** | 2 | 3 | 2 | 2 |
| 6. | Refused **[DO NOT READ]** | 1 | 1 | 1 | 1 |

Q12. Some think that health insurance company representatives should serve on the governing board because they could provide expertise. Others say health insurance company representatives should not be on the board because they could benefit financially by their vote on board decisions and their expertise can be obtained through other means including advisory councils. How strongly do you agree or disagree that insurance company representatives should serve on the state health exchange governing board? Do you strongly agree, somewhat agree, somewhat disagree, or strongly disagree?

| | Base: Total Respondents | Total N=802 % | Democrat N=318 % | Republican N=248 % | Ind/Other N=235 % |
|---|---|---|---|---|---|
| 1. | Strongly agree | 10 | 12 | 13 | 5 |
| 2. | Somewhat agree | 25 | 23 | 27 | 25 |
| 3. | Somewhat disagree | 18 | 17 | 18 | 18 |
| 4. | Strongly disagree | 45 | 46 | 42 | 48 |
| 5. | Not sure **[DO NOT READ]** | 1 | 1 | 1 | 1 |
| 6. | Refused **[DO NOT READ]** | 1 | 1 | - | 2 |

Q13. The state will be able to customize the health insurance exchange for consumer preferences. When thinking about buying health insurance, how important is it for consumers to have information on:

**[READ AND RANDOMIZE ITEMS A THROUGH G**]: Is it extremely important, very important, somewhat important, not too important, or not at all important?]

**a. The overall monthly cost of a plan**

| | Base: Total Respondents | Total N=802 % | Democrat N=318 % | Republican N=248 % | Ind/Other N=235 % |
|---|---|---|---|---|---|
| 1. | Extremely important | 68 | 74 | 60 | 69 |
| 2. | Very important | 26 | 23 | 31 | 24 |
| 3. | Somewhat important | 5 | 3 | 8 | 6 |
| 4. | Not very important | <0.5 | - | <0.5 | - |
| 5. | Not at all important | <0.5 | - | <0.5 | <0.5 |
| 6. | Not sure **[DO NOT READ]** | <0.5 | - | <0.5 | 1 |
| 7. | Refused **[DO NOT READ]** | - | - | - | - |

**b. Co-pay and deductible amounts for a plan**

| | Base: Total Respondents | Total N=802 % | Democrat N=318 % | Republican N=248 % | Ind/Other N=235 % |
|---|---|---|---|---|---|
| 1. | Extremely important | 64 | 69 | 57 | 64 |
| 2. | Very important | 26 | 23 | 32 | 24 |
| 3. | Somewhat important | 9 | 7 | 11 | 10 |
| 4. | Not very important | 1 | 1 | - | 1 |
| 5. | Not at all important | 1 | - | - | 2 |
| 6. | Not sure **[DO NOT READ]** | <0.5 | <0.5 | <0.5 | - |
| 7. | Refused **[DO NOT READ]** | - | - | - | - |

Q13. Continued

**c. How well a plan keeps someone healthy or from getting sick**

| | Base: Total Respondents | Total N=802 % | Democrat N=318 % | Republican N=248 % | Ind/Other N=235 % |
|---|---|---|---|---|---|
| 1. | Extremely important | 54 | 61 | 43 | 57 |
| 2. | Very important | 25 | 24 | 30 | 21 |
| 3. | Somewhat important | 15 | 10 | 20 | 15 |
| 4. | Not very important | 2 | 1 | 2 | 2 |
| 5. | Not at all important | 2 | 2 | 2 | 3 |
| 6. | Not sure **[DO NOT READ]** | 2 | 2 | 2 | 1 |
| 7. | Refused **[DO NOT READ]** | 1 | 1 | 1 | <0.5 |

**d. The services and benefits covered in a plan**

| | Base: Total Respondents | Total N=802 % | Democrat N=318 % | Republican N=248 % | Ind/Other N=235 % |
|---|---|---|---|---|---|
| 1. | Extremely important | 67 | 70 | 62 | 68 |
| 2. | Very important | 25 | 25 | 29 | 21 |
| 3. | Somewhat important | 7 | 5 | 8 | 10 |
| 4. | Not very important | <0.5 | - | - | 1 |
| 5. | Not at all important | <0.5 | <0.5 | <0.5 | <0.5 |
| 6. | Not sure **[DO NOT READ]** | <0.5 | <0.5 | <0.5 | 1 |
| 7. | Refused **[DO NOT READ]** | <0.5 | <0.5 | - | - |

**e. The doctors and hospitals included in the plan**

| | Base: Total Respondents | Total N=802 % | Democrat N=318 % | Republican N=248 % | Ind/Other N=235 % |
|---|---|---|---|---|---|
| 1. | Extremely important | 67 | 72 | 60 | 67 |
| 2. | Very important | 27 | 22 | 35 | 25 |
| 3. | Somewhat important | 6 | 5 | 5 | 8 |
| 4. | Not very important | 1 | 1 | <0.5 | - |
| 5. | Not at all important | <0.5 | - | 1 | <0.5 |
| 6. | Not sure **[DO NOT READ]** | <0.5 | - | <0.5 | - |
| 7. | Refused **[DO NOT READ]** | <0.5 | <0.5 | - | - |

Q13. Continued

**f. The quality of customer service in a plan**

| | Base: Total Respondents | Total N=802 % | Democrat N=318 % | Republican N=248 % | Ind/Other N=235 % |
|---|---|---|---|---|---|
| 1. | Extremely important | 51 | 53 | 45 | 55 |
| 2. | Very important | 30 | 31 | 34 | 24 |
| 3. | Somewhat important | 17 | 13 | 18 | 20 |
| 4. | Not very important | 1 | 1 | 1 | 1 |
| 5. | Not at all important | 1 | 1 | 2 | <0.5 |
| 6. | Not sure **[DO NOT READ]** | <0.5 | <0.5 | 1 | 1 |
| 7. | Refused **[DO NOT READ]** | - | - | - | - |

**g. How much prescription drugs will cost**

| | Base: Total Respondents | Total N=802 % | Democrat N=318 % | Republican N=248 % | Ind/Other N=235 % |
|---|---|---|---|---|---|
| 1. | Extremely important | 64 | 70 | 55 | 64 |
| 2. | Very important | 27 | 25 | 34 | 22 |
| 3. | Somewhat important | 8 | 4 | 9 | 13 |
| 4. | Not very important | <0.5 | <0.5 | 1 | - |
| 5. | Not at all important | <0.5 | - | - | 1 |
| 6. | Not sure **[DO NOT READ]** | <0.5 | - | 1 | - |
| 7. | Refused **[DO NOT READ]** | - | - | - | - |

**Demographics**

**The following questions are for classification purposes only and will be kept entirely confidential.**

D1.**RECORD RESPONDENT'S GENDER. ASK ONLY IF ABSOLUTELY NECESSARY**: "To ensure it is recorded accurately, could you please state your gender?"

| | Base: Total Respondents | Total N=802 % | Democrat N=318 % | Republican N=248 % | Ind/Other N=235 % |
|---|---|---|---|---|---|
| 1. | Male | 47 | 38 | 51 | 54 |
| 2. | Female | 53 | 63 | 49 | 46 |

D2.What is your age as of your last birthday? **[RECORD IN YEARS]**

| | Base: Total Respondents | Total N=802 % | Democrat N=318 % | Republican N=248 % | Ind/Other N=235 % |
|---|---|---|---|---|---|
| 1. | 18 – 29 | 4 | 6 | 3 | 2 |
| 2. | 30 – 49 | 56 | 58 | 57 | 52 |
| 3. | 50 – 64 | 37 | 33 | 37 | 42 |
| 4. | Refused **[DO NOT READ]** | 4 | 3 | 3 | 5 |

QD2. Continued

| | Base: Total Respondents | Total N=802 % | Democrat N=318 % | Republican N=248 % | Ind/Other N=235 % |
|---|---|---|---|---|---|
| 1. | 18 – 44 | 48 | 54 | 44 | 45 |
| 2. | 45 – 64 | 48 | 43 | 53 | 50 |
| 3. | Refused **[DO NOT READ]** | 4 | 3 | 3 | 5 |

D3.**IF S7 = 1 ASK**: "Are you or your spouse currently a member of A-A-R-P?" **IF S7 = 2** ASK: "Are you or your partner currently a member of AARP?" OTHERWISE ASK "Are you currently a member of AARP?"

| | Base: 50- 64 Respondents | Total N=296 % | Democrat N=106 % | Republican N=92 % | Ind/Other N=98 % |
|---|---|---|---|---|---|
| 1. | Yes | 43 | 45 | 41 | 44 |
| 2. | No | 56 | 54 | 59 | 56 |
| 3. | Not sure **[DO NOT READ]** | 1 | 1 | - | - |
| 4. | Refused **[DO NOT READ]** | <0.5 | - | - | 1 |

D4.What is the highest level of education that you completed? **[READ EACH ANSWER CATEGORY]**

| | Base: Total Respondents | Total N=802 % | Democrat N=318 % | Republican N=248 % | Ind/Other N=235 % |
|---|---|---|---|---|---|
| 1. | 0 to 12th grade, but with no diploma | 1 | 2 | 1 | <.0.5 |
| 2. | High school graduate or equivalent | 16 | 13 | 17 | 19 |
| 3. | Post high school education, but with no degree | 11 | 12 | 10 | 11 |
| 4. | 2 year degree | 14 | 13 | 13 | 18 |
| 5. | 4 year degree | 28 | 25 | 35 | 24 |
| 6. | Post graduate study, but with no degree | 7 | 8 | 6 | 6 |
| 7. | Graduate or professional degree | 23 | 28 | 18 | 20 |
| 8. | Not sure **[DO NOT READ]** | <0.5 | - | - | 1 |
| 9. | Refused **[DO NOT READ]** | 1 | <0.5 | - | 1 |

D5.Are you of Hispanic, Spanish, or Latino origin or descent?

| | Base: Total Respondents | Total N=802 % | Democrat N=318 % | Republican N=248 % | Ind/Other N=235 % |
|---|---|---|---|---|---|
| 1. | Yes | 7 | 7 | 3 | 9 |
| 2. | No | 92 | 91 | 97 | 88 |
| 3. | Refused **[DO NOT READ]** | 2 | 2 | <0.5 | 3 |

D6. Which of the following best describes your race? **[READ EACH ANSWER CATEGORY]**?

| | Base: Total Respondents | Total N=802 % | Democrat N=318 % | Republican N=248 % | Ind/Other N=235 % |
|---|---|---|---|---|---|
| 1. | White or Caucasian | 85 | 75 | 97 | 87 |
| 2. | Black or African American | 6 | 14 | <0.5 | 2 |
| 3. | Native American or Alaskan Native | <0.5 | 1 | - | - |
| 4. | Asian | 2 | 2 | 1 | 2 |
| 5. | Native Hawaiian or other Pacific Islander | - | - | - | - |
| 6. | Other | 4 | 6 | 2 | 5 |
| 7. | Not sure **[DO NOT READ]** | <0.5 | - | <0.5 | - |
| 8. | Refused **[DO NOT READ]** | 2 | 3 | <0.5 | 4 |

D7. Thinking about your state elections for New Jersey Governor and Legislators in the last 10 years, which of the following best describes your voting behavior? Would you say you vote always, most of the time, about half of the time, seldom, or would you say you never vote?

| | Base: Total Respondents | Total N=802 % | Democrat N=318 % | Republican N=248 % | Ind/Other N=235 % |
|---|---|---|---|---|---|
| 1. | Always | 59 | 55 | 69 | 55 |
| 2. | Most of the time | 29 | 32 | 25 | 28 |
| 3. | About half of the time | 7 | 8 | 4 | 7 |
| 4. | Seldom | 2 | 1 | 1 | 5 |
| 5. | Never | 3 | 3 | 1 | 3 |
| 6. | Not sure **[DO NOT READ]** | 1 | 1 | - | 1 |
| 7. | Refused **[DO NOT READ]** | <0.5 | - | - | 1 |

D8. Do you consider yourself to be a **….[READ AND RANDOMIZE ITEMS A THROUGH C BELOW, THEN INSERT "SOMETHING ELSE" AT THE END]**

| | Base: Total Respondents | Total N=802 % | Democrat N=318 % | Republican N=248 % | Ind/Other N=235 % |
|---|---|---|---|---|---|
| 1. | Democrat | 40 | 100 | - | - |
| 2. | Republican | 31 | - | 100 | - |
| 3. | Independent | 22 | - | - | 76 |
| 4. | Other | 4 | - | - | 13 |
| 5. | Not sure **[DO NOT READ]** | 3 | - | - | 11 |

D9. In general, would you describe your political views as very conservative, somewhat conservative, moderate, somewhat liberal, or very liberal?

| | Base: Total Respondents | Total N=802 % | Democrat N=318 % | Republican N=248 % | Ind/Other N=235 % |
|---|---|---|---|---|---|
| 1. | Very conservative | 11 | 6 | 22 | 5 |
| 2. | Somewhat conservative | 27 | 12 | 48 | 26 |
| 3. | Moderate | 31 | 28 | 25 | 42 |
| 4. | Somewhat liberal | 18 | 33 | 3 | 13 |
| 5. | Very liberal | 9 | 18 | 1 | 6 |
| 6. | Not sure **[DO NOT READ]** | 3 | 1 | 1 | 8 |
| 7. | Refused **[DO NOT READ]** | 1 | 2 | <0.5 | 2 |

D10. What is your 5-digit zip code? ___ ___ ___ ___ ___

D11. We realize income is a private matter and so rather than ask you anything specific about your income, I'd like to ask you to please stop me when I get to the category that includes your household's income before taxes in 2011. Was it**….[READ EACH ANSWER CATEGORY]**?

| | Base: Total Respondents | Total N=802 % | Democrat N=318 % | Republican N=248 % | Ind/Other N=235 % |
|---|---|---|---|---|---|
| 1. | Less than $10,000 | 3 | 5 | 1 | 2 |
| 2. | $10,000 to less than $20,000 | 2 | 4 | - | 2 |
| 3. | $20,000 to less than $35,000 | 4 | 4 | 5 | 3 |
| 4. | $35,000 to less than $50,000 | 5 | 5 | 5 | 5 |
| 5. | $50,000 to less than $60,000 | 7 | 7 | 8 | 6 |
| 6. | $60,000 to less than $75,000 | 8 | 9 | 8 | 7 |
| 7. | $75,000 to less than $100,000 | 16 | 13 | 17 | 17 |
| 8. | $100,000 to less than $125,000 | 15 | 15 | 14 | 17 |
| 9. | $125,000 to less than $150,000 | 9 | 10 | 8 | 9 |
| 10. | $150,000 to less than $200,000 | 6 | 5 | 6 | 8 |
| 11. | $200,000 or more | 12 | 11 | 16 | 8 |
| 12. | Not sure **[DO NOT READ]** | 3 | 2 | 4 | 3 |
| 13. | Refused **[DO NOT READ]** | 11 | 10 | 9 | 13 |

**That was our last question for tonight/today. Thanks you very much for taking the time to help us out. Have a great day/night!**

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**Research and Strategic Analysis**

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