

## 2012 AARP Survey of Minnesota Registered Voters Ages 30-64 on the Development of a State Health Insurance Exchange

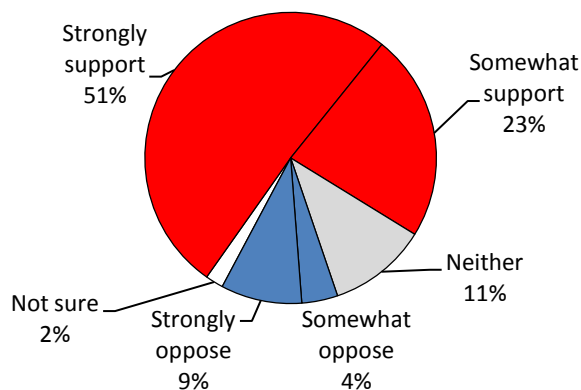
State health insurance exchanges are a provision of the new health law passed by Congress in 2010. States can establish and run their own state health insurance exchange or the exchange will be developed and run by the federal government. There is currently debate about whether Minnesota should set up its own exchange, how much consumer representation should be on the governing board, and what type of professionals should be navigating consumers through the exchange.

In its continued efforts to be a strong voice for all consumers of health care, AARP in Minnesota commissioned a telephone survey of registered voters ages 30 to 64 to gauge their opinion about these health insurance exchange issues. This survey was fielded February 14 to February 29, 2012. A total of 800 interviews were completed yielding a margin of error of  $\pm 3.5$  percent. The annotated survey begins on page 4.

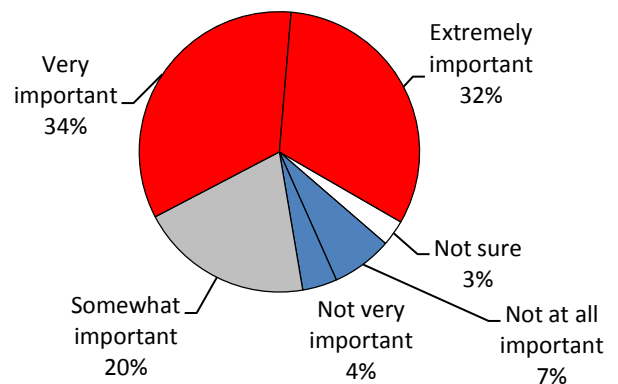
### Survey-In-Brief:

- Sixteen percent of Minnesota registered voters ages 30 to 64 responding to this survey say they currently do not have any kind of health care coverage. Those who work for small businesses (< 50 employees) are considerably more likely to be without health coverage; with one-quarter (24%) saying they are uninsured.
- The majority of respondents who have health insurance say they are insured through an employer. More than a third of these respondents (37%) say they are extremely or very worried about these employers increasing the amount they have to pay for their health care and insurance.
- More than three-quarters of respondents are worried about increases in their premiums (77%) and that they will have to pay more for their family's health care (78%); nearly as many express some level of concern about not being able to afford the health care services their family may need (68%).
- Most Minnesotans ages 30 to 64 who are registered to vote (64%) are concerned they won't be able to maintain their current health care coverage over the next five years, with two out of five saying they are extremely (19%) or very (18%) concerned about this.
- About three-quarters of registered voters in Minnesota ages 30-64 support the creation of a health insurance exchange in the state, and most think it is important that Minnesota develops its own exchange instead of the federal government setting it up for the state.

**Level of Support for Creating a State Health Insurance Exchange**  
(weighted n=800)

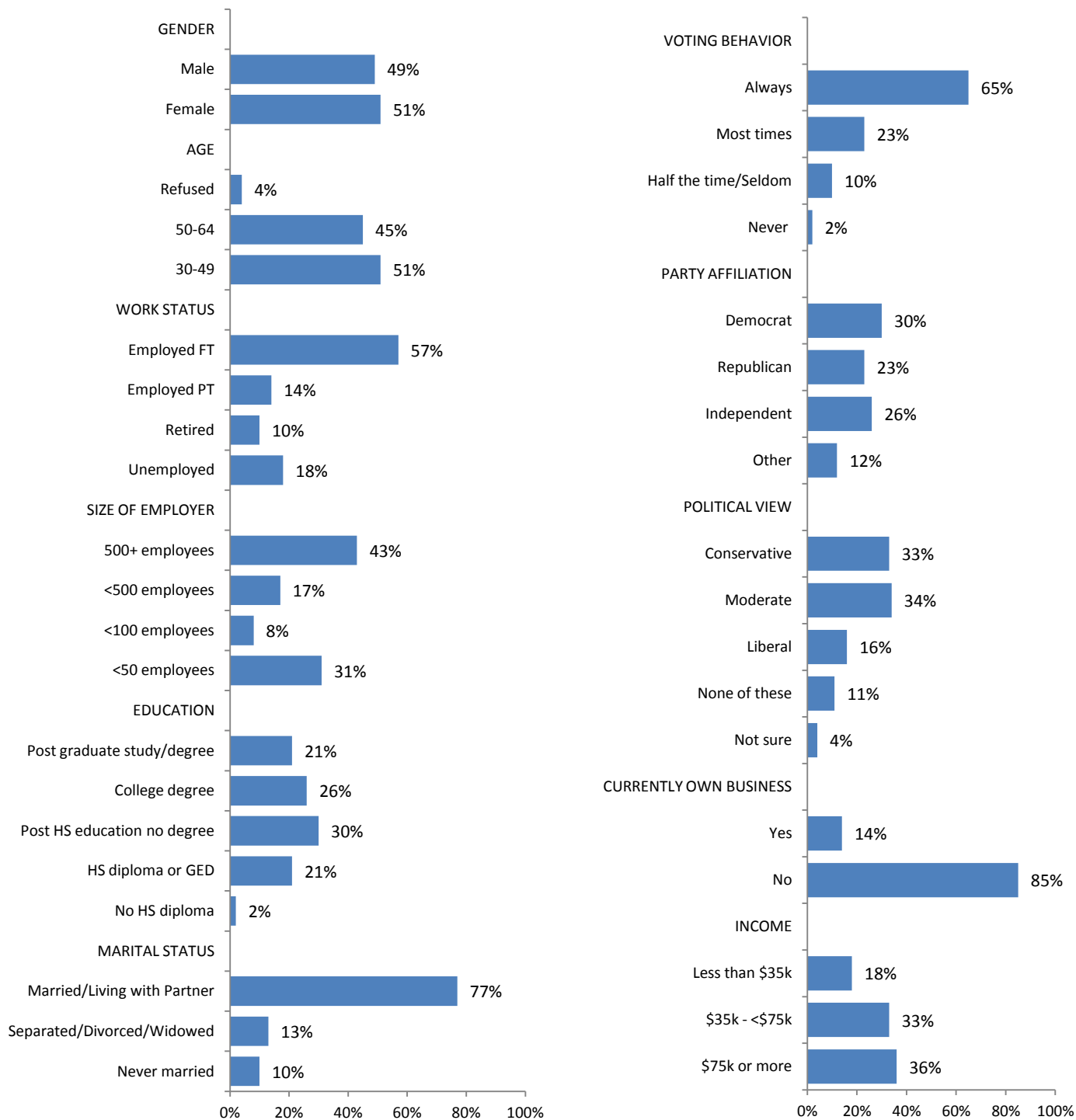


**Level of Importance for State to Develop its Own Health Insurance Exchange**  
(weighted n=800)



- When considering who could best guide consumers through the insurance exchange with information and enrollment assistance, respondents say they would prefer a trained employee or volunteer from a non-profit agency (41%) or one from the state health exchange (29%) over an insurance broker or agent (18%). Further, most survey respondents (74%) think it is important that the majority of members serving on the governing board for this health insurance exchange are consumers.

## DEMOGRAPHICS OF RESPONDENTS



## **FULL METHODOLOGY**

The AARP Minnesota Health Insurance Exchange Survey was conducted through telephone interviews with a random sample of 800 respondents age 30 to 64 drawn at random from the state. The interviews were conducted in English by Woelfel Research, Inc. from February 14 to February 29, 2012. The results from the study were weighted by age and gender. The margin of error for the complete set of data is  $\pm 3.5\%$ .

The RDD sample of 30-64 year old Minnesota was drawn at random from the Minnesota adult population in telephone households. The telephone sample was provided by STS, Inc. according to WRI specifications. Sample was drawn using standard list-assisted random digit dialing or Weighted (Type B) (RDD) methodology. *Active blocks* of telephone numbers (area code + exchange + two-digit block number) were selected with probabilities in proportion to their share of listed telephone households; after selection, two more digits were added randomly to complete the number. This method guarantees coverage of every assigned phone number regardless of whether that number is directory listed, purposely unlisted, or too new to be listed. Sampled phone numbers were compared against business directories and matching numbers purged.

Respondents were screened to insure that they were registered voters and age 30 to 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 47 percent and was calculated using AAPOR's response rate 3 method. The cooperation rate was 95 percent as calculated using AAPOR's cooperation rate 3 method.<sup>1</sup>

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<sup>1</sup> Calculated using AAPOR's Outcome Rate Calculator Version 2.1, May 2003

## 2012 Minnesota Health Insurance Exchange Survey

(800 Minnesota Registered Voters Age 30-64)

(Total N=800, margin of error =±3.5%)

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Hello, this is \_\_\_\_\_ calling from Woelfel Research, 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 Minnesota. Your views are important and we would greatly appreciate your participation. All your responses will be kept entirely confidential.

### Screener

**QS1.** Are you between the ages of 18 and 29, 30 and 49, 50 and 64, or are you 65 years of age or older?

Base: Total Respondents	Total
	N=800
	%
30 – 49	53
50 – 64	47

**QS2.** And, are you registered to vote in Minnesota?

Base: Total Respondents	Total
	N=800
	%
Yes	100
No	-

**QS3.** What is your current marital status? Are you...[READ OPTIONS]

Base: Total Respondents	Total
	N=800
	%
Married	73
Not married, living with your partner or significant other	4
Separated	1
Divorced	10
Widowed , or are you...	2
Currently single <u>and</u> never Married	10
Not Sure [DO NOT READ]	-
Refused [DO NOT READ]	1

**QS4.** Which of the following best describes your current employment status? Are you...  
 [READ EACH ANSWER CATEGORY]

Base: Total Respondents	Total N=800 %
Self-employed full-time	8
Self-employed part-time	2
Employed full-time	49
Employed part-time	12
Retired and not working at all	10
Unemployed and looking for work	7
Not in the labor force for other reasons	11
Don't know [DO NOT READ]	<0.5
Refused [DO NOT READ]	<0.5

**Health Insurance Coverage**

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

Base: Total Respondents	Total N=800 %
Strongly agree	59
Somewhat agree	24
Somewhat disagree	6
Strongly disagree	9
Not sure [DO NOT READ]	3
Refused [DO NOT READ]	<0.5

2. 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=800 %
Yes	84
No [SKIP TO Q5]	16
Not sure [SKIP TO Q5] [DO NOT READ]	<0.5
Refused [SKIP TO Q5] [DO NOT READ]	<0.5

3. [ASK IF Q2=YES] And are you covered.....  
**[RANDOMIZE ORDER EXCLUDING DK AND REFUSED] [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**

**Through your current employer**

Base: Have health care coverage	Total N=672 %
Yes	49
No	52
Not sure [DO NOT READ]	-
Refused [DO NOT READ]	-

**Through your spouse's/partner's current employer**

Base: Have health care coverage	Total N=672 %
Yes	27
No	74
Not sure [DO NOT READ]	-
Refused [DO NOT READ]	-

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

Base: Have health care coverage	Total N=672 %
Yes	18
No	81
Not sure [DO NOT READ]	1
Refused [DO NOT READ]	<0.5

**Through a previous employer [MAY BE RETIREMENT BENEFIT]**

Base: Have health care coverage	Total N=672 %
Yes	9
No	91
Not sure [DO NOT READ]	-
Refused [DO NOT READ]	-

**Through a spouse's/partner's previous employer [MAY BE RETIREMENT BENEFIT]**

Base: Have health care coverage	Total
	N=672
	%
Yes	3
No	97
Not sure [DO NOT READ]	<0.5
Refused [DO NOT READ]	-

**Through Veterans or military benefits**

Base: Have health care coverage	Total
	N=672
	%
Yes	4
No	95
Not sure [DO NOT READ]	<0.5
Refused [DO NOT READ]	-

**Through Medicaid or other state paid plan such as Family Health Plus**

Base: Have health care coverage	Total
	N=672
	%
Yes	5
No	95
Not sure [DO NOT READ]	<0.5
Refused [DO NOT READ]	-

**Through Medicare**

Base: Have health care coverage	Total
	N=672
	%
Yes	9
No	91
Not sure [DO NOT READ]	<0.5
Refused [DO NOT READ]	-

**Through some other way**

Base: Have health care coverage	Total
	N=672
	%
Yes	7
No	93
Not sure [DO NOT READ]	<0.5
Refused [DO NOT READ]	-

4. How concerned are you that you won't be able to maintain your current health care coverage for yourself, your **[INSERT SPOUSE OR PARTNER DEPENDING ON MARITAL STATUS]**, or your dependent children at a cost you can afford over the next five years? Are you....?

Base: Have health care coverage	Total
	N=672
	%
Extremely concerned	19
Very concerned	18
Somewhat concerned	27
Not very concerned	18
Not at all concerned	17
Not sure [DO NOT READ]	1
Refused [DO NOT READ]	<0.5

5. 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....? **[RANDOMIZE ORDER] [READ AND RECORD ANSWER FOR EACH]** Are you extremely worried, very worried, somewhat worried, not very worried, or not at all worried....?

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

Base: Total Respondents	Total
	N=800
	%
Extremely worried	23
Very worried	23
Somewhat worried	32
Not very worried	12
Not at all worried	9
Not sure [DO NOT READ]	<0.5
Refused [DO NOT READ]	<0.5

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

Base: Total Respondents	Total
	N=800
	%
Extremely worried	20
Very worried	19
Somewhat worried	29
Not very worried	19
Not at all worried	13
Not sure [DO NOT READ]	<0.5
Refused [DO NOT READ]	1



**c. [IF Q3=YES THROUGH A CURRENT OR PREVIOUS EMPLOYER] [IF A CURRENT EMPLOYER READ] Your current/previous employer increasing your cost of health care and insurance.**

Base: Covered through you/your spouse's current/previous employer	Total N=522 %
Extremely worried	15
Very worried	22
Somewhat worried	33
Not very worried	16
Not at all worried	12
Not sure [DO NOT READ]	1
Refused [DO NOT READ]	1

**d. [IF Q2=YES] An increase in the insurance premiums you pay**

Base: Have health care coverage	Total N=672 %
Extremely worried	21
Very worried	23
Somewhat worried	33
Not very worried	13
Not at all worried	9
Not sure [DO NOT READ]	1
Refused [DO NOT READ]	1

6. One provision of the new federal health care law requires each state to set up an insurance exchange where individuals and small businesses can purchase health insurance. This exchange may help individuals and small businesses get more competitive prices for their health insurance and make it easier to compare and shop for plans. How strongly do you support or oppose Minnesota establishing a health insurance exchange that would negotiate on behalf of individuals and small businesses so they can get more competitive prices and can more easily shop and compare plan options?

Base: Total Respondents	Total N=800 %
Strongly support	51
Somewhat support	23
Neither support or oppose	11
Somewhat oppose	4
Strongly oppose	9
Not sure [DO NOT READ]	2
Refused [DO NOT READ]	1

7. If Minnesota does not set up this health insurance exchange, the law requires the Federal government to set it up for the state instead. How important is it that Minnesota pass legislation to develop its own health insurance exchange?

Base: Total Respondents	Total
	N=800
	%
Extremely important	32
Very important	34
Somewhat important	20
Not very important	4
Not at all important	7
Not sure [DO NOT READ]	3
Refused [DO NOT READ]	1

8. Minnesota is establishing a governing board to oversee the health insurance exchange that could include representatives from insurance companies, small businesses, and consumers. How important do you think it is that the majority of the members serving on the governing board are consumers?

Base: Total Respondents	Total
	N=800
	%
Extremely important	41
Very important	33
Somewhat important	19
Not very important	3
Not at all important	2
Not sure [DO NOT READ]	1
Refused [DO NOT READ]	<0.5

9. All states are required to include a navigator program in their health insurance exchange. Navigators are people who help guide consumers through the exchange. They will help provide objective information about the health plans in the state exchange and help consumers enroll in a plan best suited for their needs. Which of the following types of professionals do you think might best guide you through the exchange: (RANDOMIZE ORDER A-C)

Base: Total Respondents	Total
	N=800
	%
An insurance agent or broker	18
A trained employee of the state health exchange	29
A trained employee or volunteer of a non-profit social service agency	41
Not sure [DO NOT READ]	10
Refused [DO NOT READ]	2

## 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=800
	%
Male	49
Female	51

**D2. What is your age as of your last birthday \_\_\_\_\_ ? (in years)**

Base: Total Respondents	Total
	N=800
	%
30 – 49	51
50 – 64	45
Refused [DO NOT READ]	4

**D3. [IFQS3= married ASK: “Are you or your spouse currently a member of A-A-R-P?” IF QS3 = living with partner ASK: “Are you or your partner currently a member of A-A-R-P?” OTHERWISE ASK IF AGE 50-64: “Are you currently a member of A-A-R-P?”]**

Base: 50 – 64 Respondents	Total
	N=373
	%
Yes	39
No	61
Not sure [DO NOT READ]	<0.5
Refused [DO NOT READ]	-

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

Base: Total Respondents	Total
	N=800
	%
0 to 12 <sup>th</sup> grade, but with no diploma	2
High school graduate or equivalent	21
Post high school education, but with no degree	14
2 year degree	16
4 year degree	26
Post graduate study, but with no degree	6
Graduate or professional degree	15
Don't know [DO NOT READ]	<0.5
Refused [DO NOT READ]	1

**D5.** IF QS4=1, 2, 3, or 4 ASK: To the best of your knowledge, do you work for a company with:

Base: Employed Respondents	Total
	N=573
	%
Fewer than 20 employees	22
Fewer than 50 employees	9
Fewer than 100 employees	8
Fewer than 500 employees	17
Or with 500 or more employees	43
Not sure [DO NOT READ]	2
Refused [DO NOT READ]	<0.5

**D6.** Do you currently own your own business?

Base: Total Respondents	Total
	N=800
	%
Yes	14
No	85
Not sure [DO NOT READ]	<0.5
Refused [DO NOT READ]	<0.5

**D7.** Are you of Hispanic, Spanish, or Latino origin or descent?

Base: Total Respondents	Total
	N=800
	%
Yes	1
No	97
Not sure [DO NOT READ]	-
Refused [DO NOT READ]	1

**D8.** What is your race? Are you....[READ EACH ANSWER CATEGORY]?

Base: Total Respondents	Total
	N=800
	%
White or Caucasian	91
Black or African American	3
Native American or Alaskan Native	1
Asian	1
Other	2
Don't know [DO NOT READ]	<0.5
Refused [DO NOT READ]	2

**D9.** Thinking about your state elections for Minnesota 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=800
	%
Always	65
Most of the time	23
About half of the time	6
Seldom	3
Never	2
Don't know [DO NOT READ]	<0.5
Refused [DO NOT READ]	<0.5

**D10.** Do you consider yourself to be a Democrat, a Republican, an Independent, or something else?

Base: Total Respondents	Total
	N=800
	%
Democrat	30
Republican	23
Independent	26
Other	12
Don't know [DO NOT READ]	5
Refused [DO NOT READ]	5

**D11.** How would you characterize your political views? Would you say you are...[READ AND RANDOMIZE EACH ANSWER CATEGORY]?

Base: Total Respondents	Total
	N=800
	%
Conservative	33
Moderate	34
Liberal	16
None of the above	11
Don't know [DO NOT READ]	4
Refused [DO NOT READ]	3

**D12.** What is your 5-digit zip code? \_\_\_\_\_

**D13.** 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 your includes your household's income before taxes in 2011. Was it....[READ EACH ANSWER CATEGORY]?

Base: Total Respondents	Total N=800 %
Less than \$10,000	4
\$10,000 to less than \$20,000	6
\$20,000 to less than \$35,000	8
\$35,000 to less than \$50,000	14
\$50,000 to less than \$60,000	8
\$60,000 to less than \$75,000	11
\$75,000 to less than \$100,000	16
\$100,000 or more	20
Don't know [DO NOT READ]	2
Refused [DO NOT READ]	12

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

AARP is a nonprofit, nonpartisan organization with a membership that helps people 50+ have independence, choice and control in ways that are beneficial and affordable to them and society as a whole. AARP does not endorse candidates for public office or make contributions to either political campaigns or candidates. We produce AARP The Magazine, the definitive voice for 50+ Americans and the world's largest-circulation magazine with over 35.1 million readers; AARP Bulletin, the go-to news source for AARP's millions of members and Americans 50+; AARP VIVA, the only bilingual U.S. publication dedicated exclusively to the 50+ Hispanic community; and our website, AARP.org. AARP Foundation is an affiliated charity that provides security, protection, and empowerment to older persons in need with support from thousands of volunteers, donors, and sponsors. We have staffed offices in all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands. The views expressed herein are for information, debate, and discussion, and do not necessarily represent official policies of AARP

State Research brings the right knowledge at the right time to our state and national partners in support of their efforts to improve the lives of people age 50+. State Research consultants provide strategic insights and actionable research to attain measurable state and national outcomes. The views expressed herein are for information, debate, and discussion, and do not necessarily represent official policies of AARP.

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## Research and Strategic Analysis

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