

## Key findings

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- *Although based on limited samples, the Health Reform Monitoring Survey for New Jersey (HRMS-NJ) provides insights into how New Jersey residents were responding to the Affordable Care Act as the implementation of its major coverage provisions began in late 2013.*
  - *In late 2013, over half of New Jersey residents had heard “some or a lot” about the health insurance Marketplace and about a third had looked or planned to look at the Marketplace.*
  - *Compared to the Northeast region overall, New Jersey residents who visited the Marketplace reported more difficulty doing so.*
  - *Understanding of key insurance terms appears to be lower in New Jersey than in the Northeast overall.*
  - *Compared to the Northeast overall, uninsured New Jersey residents reported that they would be less likely to enroll in an individual (non-group) plan and more likely to remain uninsured.*
  - *While generally not optimistic about the anticipated impact of health reform in the future, New Jersey residents were not as negative as their counterparts in other regions.*
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With the first open enrollment period of the health insurance Marketplace at a close, it has become clear that in terms of enrollment in Marketplace plans as a percentage of eligible population, New Jersey is a regional outlier. According to the most recent data released by the Department of Health and Human Services (HHS) and projections and estimates from the Urban Institute, about 75,000 people, which constituted 12% of the estimated eligible population, enrolled in a Marketplace plan in New Jersey as of March 1, 2014.<sup>1,2</sup> This is in contrast to higher enrollment rates in Northeast states as a whole, where the comparable percent of eligible enrollees is 19%.

Yet, recently released data from a new quarterly survey fielded in September 2013 and again in December 2013 show that New Jerseyans responded similarly to residents of other Northeastern states about many aspects related to their knowledge of and expectations about health reform. This is the first New Jersey report from the Health Reform Monitoring Survey (HRMS-NJ), sponsored by the Robert Wood Johnson Foundation and conducted by the Urban Institute (see “About the Health Reform Monitoring Survey” on page 8). According to the fourth quarter 2013 HRMS-NJ, New Jersey residents were as likely as their peers in the region to be aware of the Marketplace, to report visiting or planning to visit it, and to be anticipating changes in their coverage status. However, the survey data also reveal some differences. New Jerseyans who had visited the Marketplace were more likely than residents of other states to report that they found it hard to use various sources of information. New Jersey residents also reported lower levels of knowledge of important health insurance terminology such as deductibles and co-insurance.

These results are based on a small number of survey respondents and clearly it is too soon to conclude whether these reported differences are related to observed patterns in enrollment, but these survey data make an important contribution to our understanding of the experience of health reform in New Jersey.

## The Eligible Population

According to the HRMS-NJ, 83% of New Jersey residents were insured as of December 2013. This is lower than the 90% of residents of all Northeastern states. The Urban Institute estimates that 603,000 New Jersey residents are eligible for Marketplace plans as of 2014, of which 407,000 are eligible for subsidies.<sup>1</sup> Rutgers Center for State Health Policy projects that nearly 80% of those eligible for subsidies, about 320,000 residents, will eventually enroll and an additional 250,000 residents who are not eligible for subsidies will also purchase coverage in the individual market starting this year.<sup>3</sup>

## Awareness of the Marketplace

Table 1 shows that the proportion of New Jerseyans who reported that they had heard “some or a lot” about the Marketplace as of December 2013 was approximately 57%, which is similar to the responses for the Northeast as a whole. About a third of respondents in New Jersey who had heard about the Marketplace reported that they either

had looked at the Marketplace or that they planned to look. Although the sample size is quite small, the distribution of when they looked suggests that New Jerseyans began looking at the Marketplace somewhat later than residents of other states. For example, about 40% of New Jersey respondents reported that they looked in December as compared with approximately 25% of residents of other states. Among the small subpopulations of respondents who had either looked at the Marketplace or stated that they planned to look, the reasons given were very similar in New Jersey as compared with other places. For example, approximately 32% of New Jerseyans who had visited the Marketplace reported that they did so because they wanted to purchase insurance, as compared with 27.7% of residents of Northeastern states as a whole. Comparability among states persisted for the group of respondents who said they planned to visit the Marketplace but hadn’t done so yet. Interestingly, this group was less likely to report that they were interested in purchasing health insurance – 24.4% versus 31.5% of those who had already visited in New Jersey, and 21.4% versus 27.7% in the Northeastern states as a whole.

Table 1 | **Awareness and Use of the Health Insurance Marketplace**

	New Jersey	Northeast	Nation
<b>Amount heard about the health insurance Marketplace (%)</b>			
Some or a lot	57.3%	57.5%	55.8%
Nothing at all or only a little	42.6%	42.2%	43.6%
Sample size	452	1378	7904
<b>Among those who have heard about the health insurance Marketplace, looked for information on health insurance plans in the new Marketplace (%)</b>			
Yes	10.6%	11.7%	14.2%
No, but plans to look for information	23.6%	18.5%	20.5%
No, and does not plan to look for information	65.8%	69.4%	64.9%
Sample size	399	1175	6811
<b>Among those who have heard about the health insurance Marketplace and looked for information on Marketplace plans, month when looked for information (%)</b>			
October 2013	40.3%	48.9%	54.1%
November 2013	43.9%	53.0%	52.0%
December 2013	40.2%	25.3%	25.6%
Sample Size	52	147	1042

Note: A small number of survey respondents not responding to individual questions not shown.

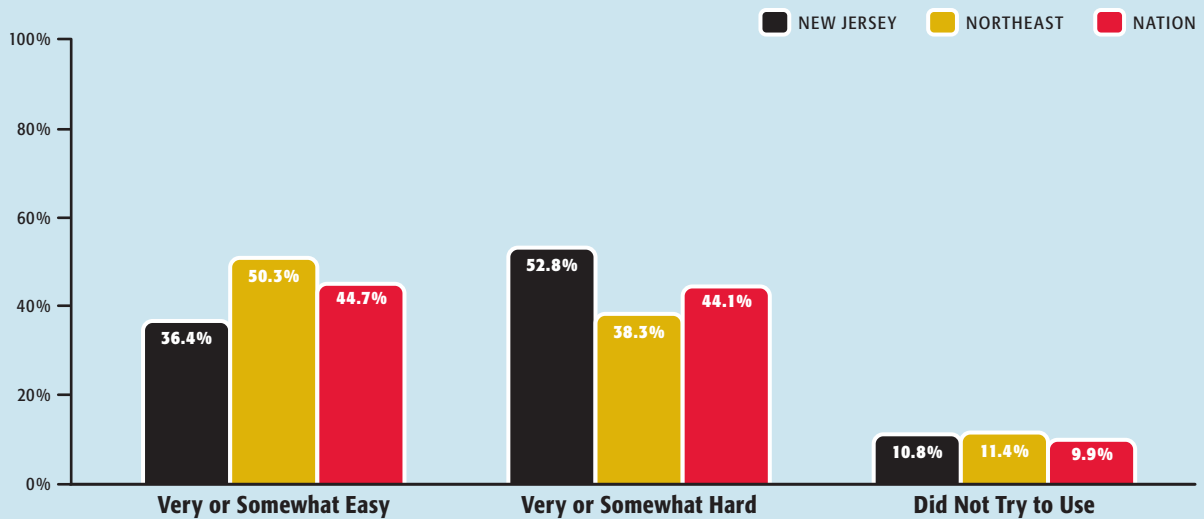
HRMS - NJ, FOURTH QUARTER 2013

# Experiences in the Marketplace

New Jerseyans who visited the Marketplace seem to have used the same resources as residents of other states – approximately 83% used the website as compared with 88% of residents of Northeastern states. However, as shown in Figure 1, New Jerseyans differed from others in their experience in using the website. In particular, more than half of New Jersey respondents who had looked for information on plans offered in the Marketplace reported that it was “somewhat or very hard” to use as compared with 38% of respondents of Northeastern states as whole. Similarly, only 7.5% of New Jerseyans responded that the call center was “somewhat or very easy” to use, as compared with 20% of

residents of Northeastern states. (These findings for New Jersey have a wide margin of error as they are based on a small number of respondents.) A similar gap was shown in the response to questions about navigators and assisters. These differences may stem from Marketplace sponsorship; five of the nine states in the Northeast operate their own exchange (and an additional two states use healthcare.gov but operate some Marketplace functions), while New Jersey relies on the federally operated Marketplace.<sup>4</sup> Demographic differences, such as a higher proportion of immigrants in New Jersey than the other states, may also contribute to the reported difficulties.

Figure 1 | **Reported Difficulty Using the Marketplace Website, among Those Who Looked for Information on Plans in the Marketplace**



Note: Based on 52 respondents in New Jersey, 147 in the Northeast, and 1,042 nationwide.

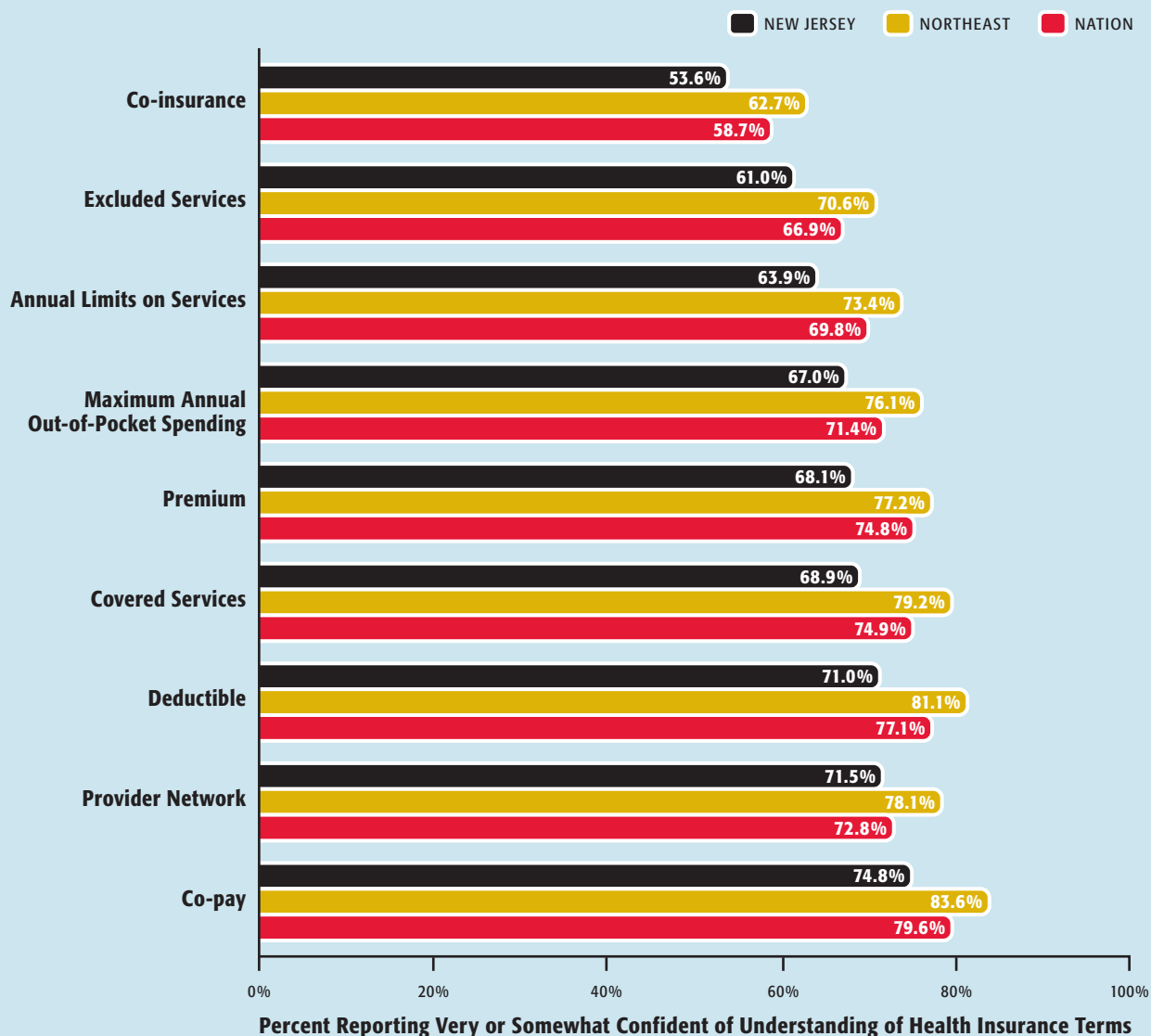
HRMS-NJ, FOURTH QUARTER 2013

# Health Insurance Literacy

One potential reason that New Jerseyans may have found more difficulty in the Marketplace than residents of other states is found in Figure 2, which shows knowledge of basic health insurance concepts. New Jersey respondents

are considerably less likely than residents of Northeastern states generally to report that they are “very or somewhat confident” that they understand the meaning of terms like “premium” and “deductible.”

Figure 2 | Knowledge of Key Health Insurance Terms



Note: Based on 452 respondents in New Jersey, 1,378 in the Northeast, and 7,904 nationwide.

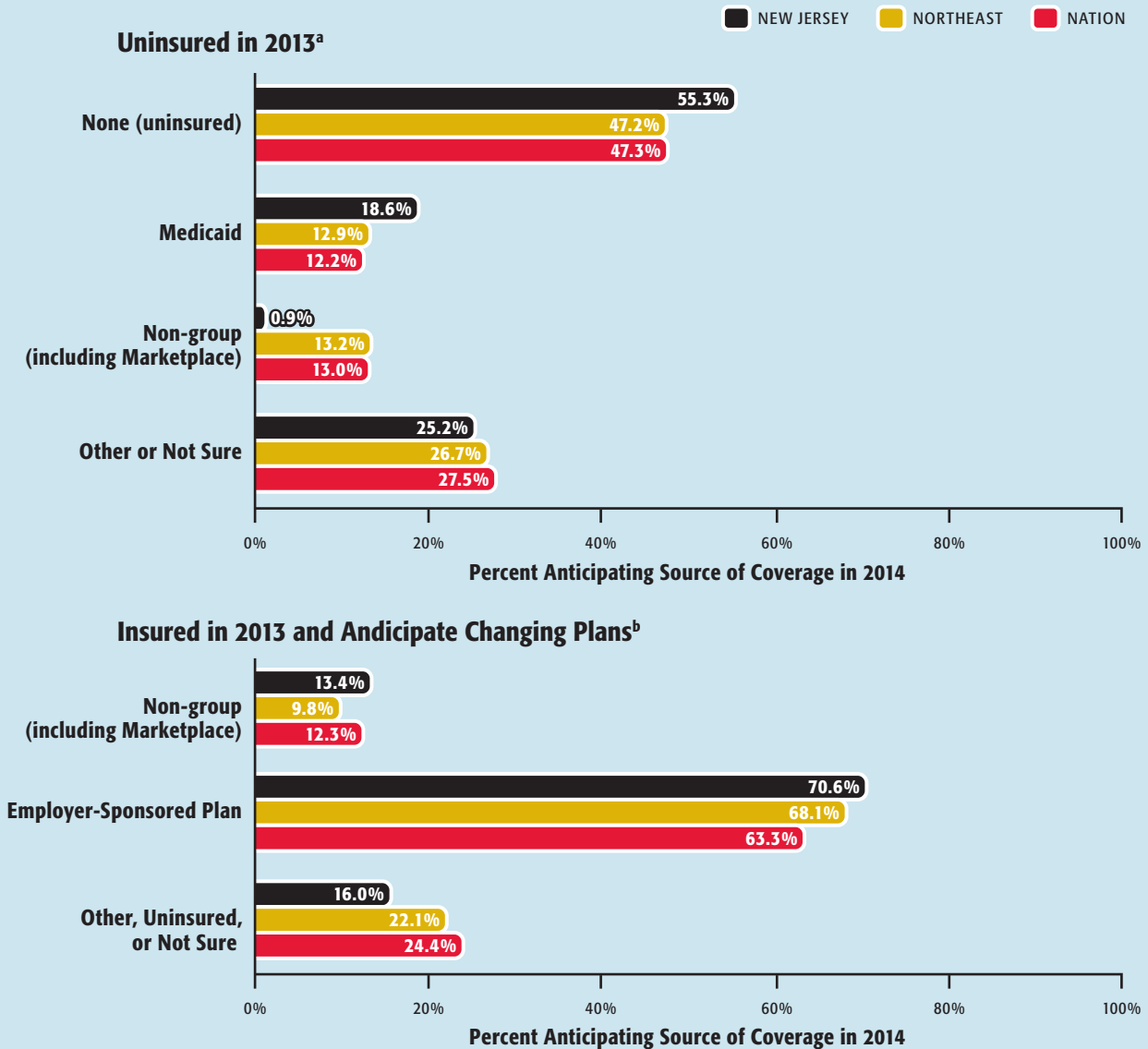
HRMS-NJ, FOURTH QUARTER 2013

# Expectations of Health Reform

Figure 3 shows respondents' expectations about how their insurance may change in 2014. The top portion of the figure shows responses of the uninsured. Although based on a limited sample (47 uninsured respondents in New Jersey), it is notable that uninsured New Jersey residents were less likely than residents of the Northeast region overall to anticipate that they would obtain individual (non-group) coverage and more likely to anticipate that they would enroll in Medicaid or remain uninsured next year. Among New Jersey respondents with insurance at the time of the survey, 42.3% anticipated that they will

change coverage in 2014, higher than the proportion in the Northeast (33.9%) and just over the share in the US overall (39.8%). These proportions are much higher than the share that will be required to change plans due to the ACA, as most people with employer-sponsored coverage will be able to retain their plans. The bottom portion of Figure 3 shows that most of those who anticipate changing plans next year believe that they will have employer-sponsored coverage, although a slightly higher proportion of New Jersey respondents anticipated that they would purchase individual coverage in 2014.

Figure 3 | Anticipated Source of Coverage in 2014

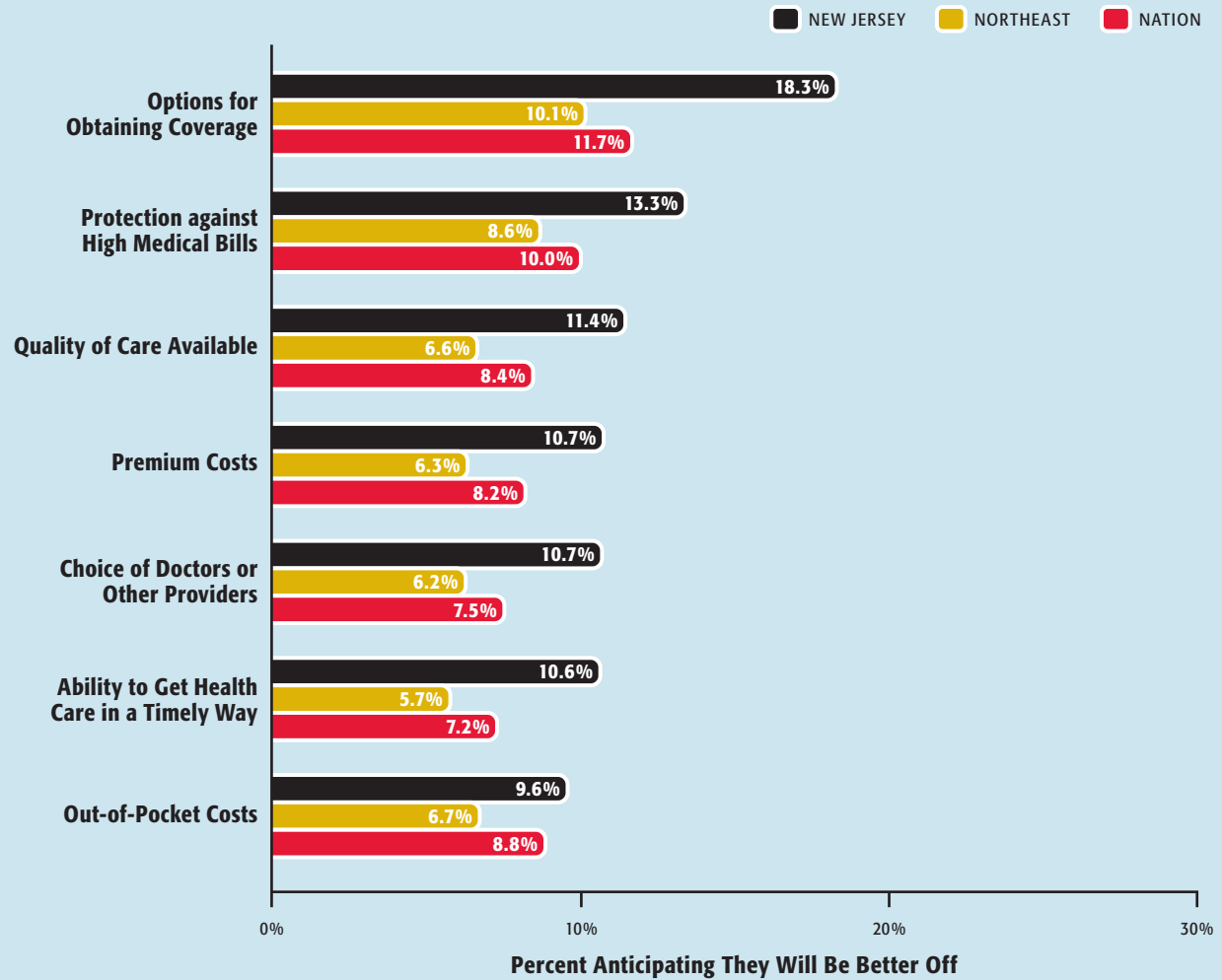


a. Based on 47 respondents in New Jersey, 125 in the Northeast, and 1,085 nationwide.  
 b. Based on 173 respondents in New Jersey, 430 in the Northeast, and 2,791 nationwide.

Finally, Figure 4 shows that in September 2013 only a minority of respondents was optimistic about how their health insurance and care will change under health reform. Still, New Jersey respondents reported somewhat less pessimism compared to residents of Northeastern states

and the US overall. They were comparatively less pessimistic across a broad range of system outcomes, including the choices they will have for coverage, protection for high medical costs, quality of care, and premium costs.

Figure 4 | **Views about How Health Insurance and Care Will Change in 2014**



Note: Based on 450 respondents in New Jersey, 1,382 in the Northeast, and 7,911 nationwide.

HRMS-NJ, FOURTH QUARTER 2013

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## Conclusions

These survey results suggest that New Jerseyans were similar to their regional peers in many factors related to health reform, such as their awareness of the Marketplace and their intent to visit it. New Jerseyans were equally likely to have visited the Marketplace, and visited for the same purposes as did respondents from other states. Further, New Jerseyans were more likely to anticipate changes in their health coverage as compared with those in the Northeast generally, and were slightly less likely to think aspects of their health care would change for the worse. However, the experience of New Jerseyans differed in some interesting ways. Although based on data from a limited number of respondents, New Jerseyans who visited the Marketplace were less likely to find the experience an easy one. Further, New Jerseyans overall seemed less knowledgeable about health insurance concepts as compared with others.

A lower level of reported health insurance literacy and lower anticipated enrollment in the individual market (including the Marketplace) in New Jersey may be related to the fact

that New Jersey has a Federally Facilitated Marketplace, and as such received relatively little funding for outreach and enrollment assistance. According to a recent report, New Jersey received \$6.00 in federal outreach and assistance funds per uninsured person, as compared with \$17.15 per uninsured resident for the State Based Marketplace states as a group.<sup>5</sup> These resources may have played a critical role in the efforts of a number of other Northeastern states, particularly those who created their own exchanges. New Jersey is not the only state in the Northeast with a Federally Facilitated Marketplace – this is also the case in Maine, New Hampshire, and Pennsylvania, while Connecticut, Rhode Island, New York, and Massachusetts have chosen to create their own exchanges. The data presented here can do no more than provide some opportunity for speculation about reasons for these observed differences. Ultimately, however, understanding state differences in the impact of health reform is an important question that will doubtlessly receive considerable attention from state and federal policymakers.

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## References

- <sup>1</sup> Blumberg LJ, J Holahan, GM Kenney, M Buettgens, N Anderson, H Recht, and S Zuckerman. [Measuring Marketplace Enrollment Relative to Projections](#). Washington, DC: Urban Institute, 2014.
- <sup>2</sup> Assistant Secretary for Planning and Evaluation. [Health Insurance Marketplace: March Enrollment Report: For the Period: October 1, 2013–March 1, 2014](#). Washington, DC: U.S. Department of Health & Human Services, 2014.
- <sup>3</sup> Cantor JC, D Gaboda, J Nova, and K Lloyd. [Health Insurance Status in New Jersey after Implementation of the Affordable Care Act](#). New Brunswick, NJ: Rutgers Center for State Health Policy, 2011.
- <sup>4</sup> Blavin F, S Zuckerman, and M Karpman. [Who Has Been Looking for Information in the ACA Marketplaces? Why? And How?](#) Health Reform Monitoring Survey. Last modified March 5, 2014.
- <sup>5</sup> Polsky DE, J Weiner, C Colameco, and N Becker. [Deciphering the Data: State-Based Marketplaces Spent Heavily to Help Enroll Consumers](#). Philadelphia: Leonard Davis Institute of Health Economics, 2014.



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## About the Health Reform Monitoring Survey

The Health Reform Monitoring Survey (HRMS), a quarterly survey designed to support timely monitoring of the Affordable Care Act (ACA) for the nation and selected groups of states, was developed by the Urban Institute ([hrms.urban.org](http://hrms.urban.org)), fielded by GfK ([www.gfk.com](http://www.gfk.com)), and jointly funded by the Robert Wood Johnson Foundation ([www.rwjf.org](http://www.rwjf.org)), the Ford Foundation ([www.fordfound.org](http://www.fordfound.org)), and the Urban Institute ([www.urban.org](http://www.urban.org)). The Urban Institute has allowed other organizations to fund supplemental surveys with state-specific oversamples based on the HRMS, including the oversample for New Jersey that is used in this work.

While the HRMS survey is nationally representative, this report uses an expanded representative sample of 452 New Jersey residents (HRMS-NJ) in the fourth quarter of 2013 and 450 New Jersey residents in the third quarter of 2013. This report uses results from the 3rd and 4th quarter surveys, which were fielded September 11–30 and December 6–31, 2013, respectively. For additional briefs and more information about the HRMS, visit [hrms.urban.org/](http://hrms.urban.org/).

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