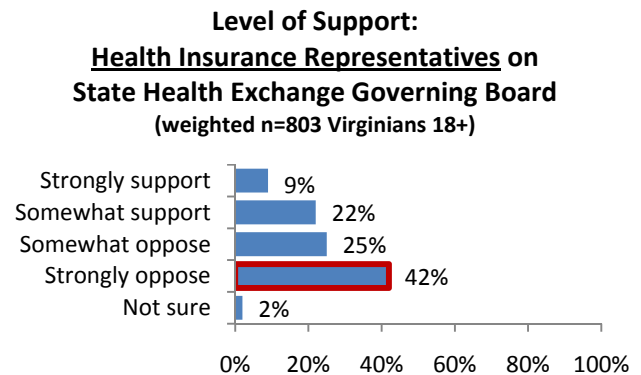
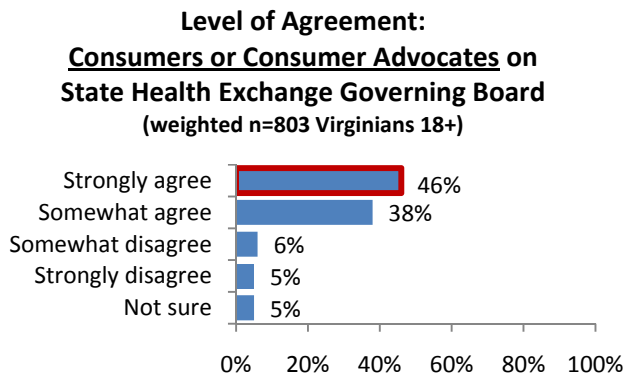


State health insurance exchanges are a provision of the new health law passed by Congress last year. States can establish and run their own state health care exchange or the exchange will be developed and run by the federal government. Virginia passed legislation in 2011 to create its own health insurance exchange. The state must now choose an exchange model, establish a governing board, customize the exchange to consumer preferences, and establish a Navigator function – someone to help guide consumers through the exchange.

In its continued efforts to be a strong voice for all consumers of health care, particularly those ages 50 or older, AARP in Virginia commissioned a survey of residents ages 18 and older to gauge their awareness and opinion on issues related to the state health insurance exchange. These results are based on a telephone survey fielded September 13 to September 18, 2011. 803 interviews were completed yielding a margin of error of ±3.5 percent. An annotated survey begins on page 4.

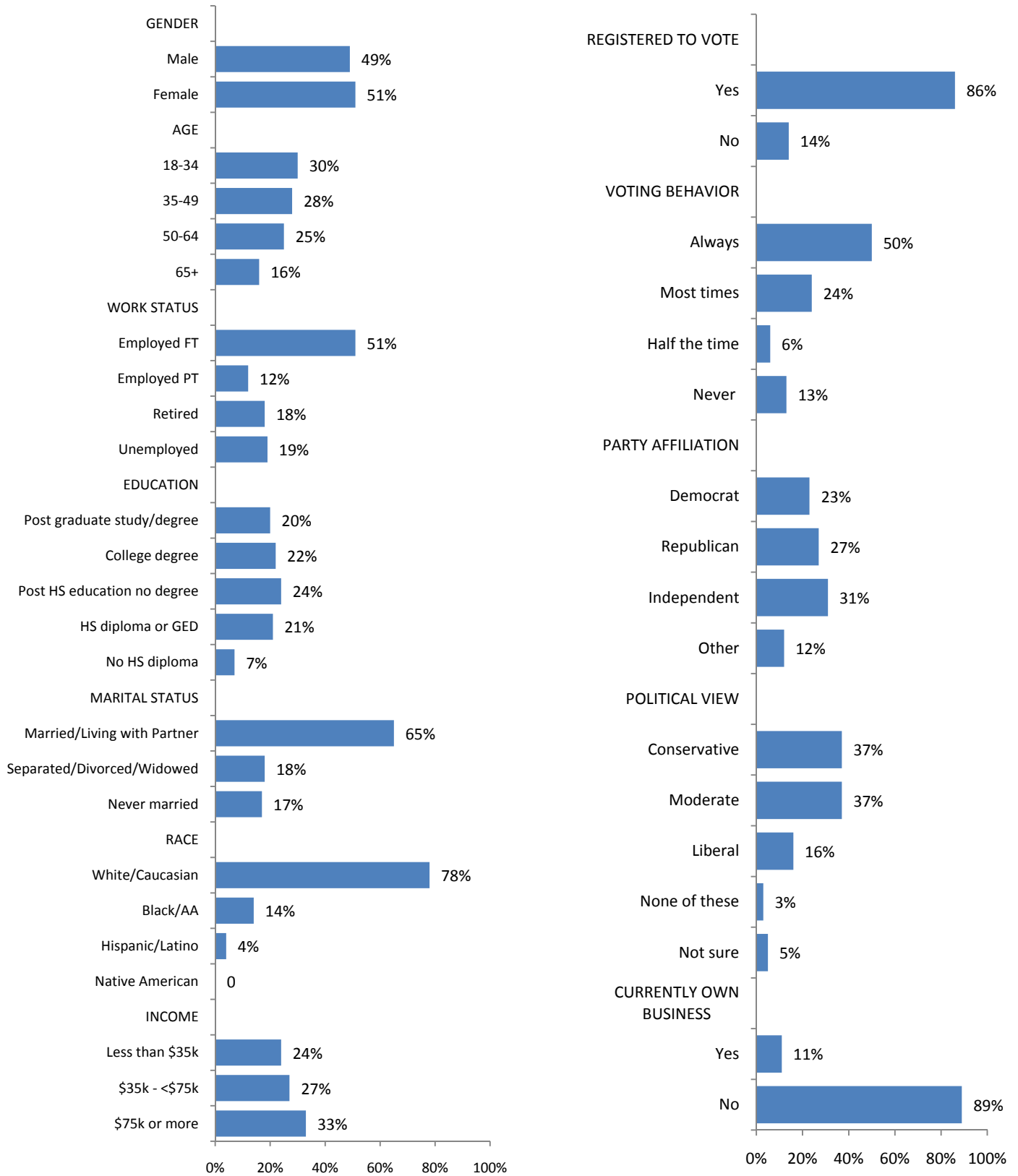
Survey-In-Brief:

- Majority (73%) of respondents strongly agree that all Virginians should have access to affordable, quality health care insurance. Another one in five (19%) somewhat agree.
- While nearly all (89%) Virginians say they have some kind of health insurance, over four in ten (42%) say they or someone close to them has been *without* health coverage at some point in the past 2 years.
- Most (86%) Virginians say they have not heard, read, or seen anything about a Virginia Health Insurance Exchange, and after learning about it, somewhat more respondents chose one exchange model or the other as working best in the state; nearly four in ten (38%) Virginians indicate the state should choose an active purchaser design and about half (52%) of Virginians say the state should choose a clearinghouse design.
- Virginians feel strongly about consumers or consumer representatives making up the majority of members sitting on the governing board of state health insurance exchange – over eight in ten say they strongly (46%) or somewhat (38%) agree to this condition. At the same time, two-thirds (67%) of Virginians do not support insurance company representatives serving on the governing board of the state health insurance exchange.



- Of four possible choices tested in the survey, most Virginians indicate that either a trained employee of the state health exchange (80%), a trained employee of a social service or non-profit agency (73%), or trained or certified volunteers (71%) could best serve the function of state health insurance exchange Navigator. Significantly fewer (39%) Virginians feel that an insurance agent or broker could best help guide consumers through the exchange.
- Of seven possible types of consumer information for buying health coverage tested in the survey, most Virginians view overall monthly cost of a plan (93%), services and benefits covered (93%), and the cost of prescription drugs (93%) as very important to have. Virginians all view co-pay/deductible amounts (89%), doctors/hospitals in the plan (84%), customer service quality (80%), and how well plan keeps them from getting sick (75%) as very important consumer information to have when buying health coverage.

DEMOGRAPHICS OF RESPONDENTS



FULL METHODOLOGY

Woelfel Research, Inc. (WRI) was commissioned by AARP to conduct this survey. The survey obtained telephone interviews with a sample of 803 residents aged 18 and older drawn at random from the state of Virginia. The interviews were conducted from September 13 to September 18, 2011. The RDD (Random Digit Dial) sample of 18+ Virginia residents was drawn at random from the state of Virginia's adult population in telephone households. The telephone sample was provided by STS, Inc. according to WRI specifications. The questionnaire was developed by AARP staff. The sample was weighted by age and gender. The response rate for this study was 34% and was measured using AAPOR's response rate 3 method. The cooperation rate was 85% and was also measured using AAPOR's cooperation rate 3 method.¹ The margin of error for the sample of 803 is $\pm 3.5\%$.

¹ Source: AAPOR Outcome Rate Calculator Version 2.1 May 2003

**AARP Survey of Virginians: State Health Insurance Exchanges
Annotated Questionnaire
(n=803 Virginians age 18+; M.E. = ±3.5%)**

SCREENER

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 hear your opinion on an important health issue facing the Commonwealth of Virginia. Your views are important and we would greatly appreciate your participation. All your responses will be kept entirely confidential.

S1. What is your age as of your last birthday? [IN YEARS] _____ [RECORD ACTUAL AGE AND USE THE AGE GROUPS BELOW TO KEEP TRACK OF HOW MANY RESPONDENTS WE ARE GETTING IN EACH GROUP]

Base: Total Respondents
18-49
50-64
65 or older

S2. And just to confirm, are you a resident of Virginia?

- 1) Yes
- 2) No [IF YOUNGER THAN 18, ASK TO SPEAK WITH SOMEONE IN HOUSEHOLD 18+]

Knowledge Questions:

1. How strongly do you agree or disagree that all Virginian's should have access to affordable, quality health care insurance?

Base: Total Respondents	VA N=803 %
Strongly agree	73
Somewhat agree	19
[VOL] Neither agree or disagree/No opinion	2
Somewhat disagree	3
Strongly disagree	2
[DO NOT READ] Not sure	1
[DO NOT READ] Refused	<0.5

2. Do you currently have any kind of health care insurance? That would include health insurance through your or spouses employer or union, a plan you buy yourself, or through a government plan like Medicare or Medicaid or the military?

Base: Total Respondents	VA N=803 %
Yes	89
No	11
[DO NOT READ] Not sure	<0.5
[DO NOT READ] Refused	-

3. Have you or anyone close to you been *without* health insurance at any time in the past 2 years?

Base: Total Respondents	VA N=803 %
Yes	42
No	57
[DO NOT READ] Not sure	1
[DO NOT READ] Refused	-

State Health Exchange

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

Base: Total Respondents	VA
	N=803
	%
Very knowledgeable	10
Somewhat knowledgeable	48
Not too knowledgeable	22
Not at all knowledgeable	19
[DO NOT READ] Not sure	1
[DO NOT READ] Refused	<0.5

5. In the past 12 months, have you heard, read, or seen anything about a Virginia Health Insurance Exchange?

Base: Total Respondents	VA
	N=803
	%
Yes	13
No	86
[DO NOT READ] Not sure	1
[DO NOT READ] Refused	-

Open Market vs. Active Purchaser

6. One provision of the new health care law requires each state to set up an insurance exchange – 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. 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 design their own health insurance exchange or use the exchange designed by the federal government. Virginia passed legislation in April 2011 to create its own exchange.

All health plans participating in the exchange must meet minimum federal standards of cost and quality. Virginia is currently deciding how eligible consumers can compare and buy health insurance in the exchange. Which way do you think would work best for Virginians: [ALTERNATE A and B with each respondent

- a. Consumers should be able to compare and choose from a select **number** of health insurance plans chosen by the exchange because they offer good quality and value.

OR

- b. Consumers should be allowed to compare and choose from a 'clearinghouse'; meaning that any health insurance plan that meets the minimum standards can participate in the exchange

Base: Total Respondents	VA N=803
	%
a. Consumers should be able to compare and choose from a select number of health insurance plans chosen by the exchange because they offer good quality and value.	38
b. Consumers should be allowed to compare and choose from a 'clearinghouse'; meaning that any health insurance plan that meets the minimum standards can participate in the exchange.	52
[DO NOT READ] Not sure	8
[DO NOT READ] Refused	2

Governance

7. Virginia is establishing a governing board to manage the operations of the state health insurance exchange. This board may include different types of people and experts. **Any decisions about the exchange will be made by a vote from each board member.** The health care law requires any combination of consumers or consumer representatives (people who work to protect consumer interests and rights) serve on the board.

How strongly do you agree or disagree that a majority of members serving on the state exchange governing board should be consumers or consumer representatives? Would you strongly agree, somewhat agree, somewhat disagree, or strongly disagree?

Base: Total Respondents	VA
	N=803
	%
Strongly agree	46
Somewhat agree	38
Somewhat disagree	6
Strongly disagree	5
[DO NOT READ] Not sure	5
[DO NOT READ] Refused	<0.5

Conflict of Interest

8. 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. How strongly would you support or oppose an insurance company representative serving on the state health exchange governing board? Would you strongly support, somewhat support, somewhat oppose, or strongly oppose?

Base: Total Respondents	VA
	N=803
	%
Strongly support	9
Somewhat support	22
Somewhat oppose	25
Strongly oppose	41
[DO NOT READ] Not sure	2
[DO NOT READ] Refused	<0.5

9. How strongly would you support or oppose the governing board creating a **separate group of experts** that included health insurance representatives to provide expertise and guidance about the state health exchange but **could not vote** on any decisions?

Base: Total Respondents	VA N=803 %
Strongly support	37
Somewhat support	38
Somewhat oppose	10
Strongly oppose	11
[DO NOT READ] Not sure	5
[DO NOT READ] Refused	<0.5

Consumer Preferences

10. The state will be able to customize the exchange for consumer preferences. When thinking about buying health insurance, how important is it for consumers to have information on: [DO NOT RANDOMIZE OR ROTATE – READ A THRU G.] [INTERVIEWER: READ SCALES FOR A-C AND THEN ONLY PROMPT OR READ IF NEEDED]

- a. The overall monthly cost of a plan

Base: Total Respondents	VA N=803 %
Very important	93
Somewhat important	6
Not important at all	1
[DO NOT READ] Not sure	1
[DO NOT READ] Refused	<0.5

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

Base: Total Respondents	VA N=803 %
Very important	89
Somewhat important	9
Not important at all	1
[DO NOT READ] Not sure	1
[DO NOT READ] Refused	<0.5

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

Base: Total Respondents	VA N=803
	%
Very important	75
Somewhat important	18
Not important at all	5
[DO NOT READ] Not sure	2
[DO NOT READ] Refused	1

d. The services and benefits covered in a plan

Base: Total Respondents	VA N=803
	%
Very important	93
Somewhat important	6
Not important at all	1
[DO NOT READ] Not sure	<0.5
[DO NOT READ] Refused	<0.5

e. The doctors and hospitals included in the plan

Base: Total Respondents	VA N=803
	%
Very important	84
Somewhat important	13
Not important at all	2
[DO NOT READ] Not sure	1
[DO NOT READ] Refused	<0.5

f. The quality of customer service in a plan

Base: Total Respondents	VA N=803
	%
Very important	80
Somewhat important	18
Not important at all	1
[DO NOT READ] Not sure	1
[DO NOT READ] Refused	<0.5

g. How much prescription drugs will cost

Base: Total Respondents	VA N=803 %
Very important	93
Somewhat important	7
Not important at all	<0.5
[DO NOT READ] Not sure	<0.5
[DO NOT READ] Refused	<0.5

VA State Health Insurance Exchange Navigator

11. All states are required to include a navigator program in their health insurance exchange. Navigators are people who will help guide consumers through the exchange. They will provide objective information about the health plans in the state exchange and their costs, help consumers enroll, and make referrals for further assistance to other state offices or agencies. Which of the following types of professionals do you think might best help guide consumers through the exchange: [ROTATE A THROUGH D]:

a. An insurance agent or broker

Base: Total Respondents	VA N=803 %
[DO NOT READ] Yes	39
[DO NOT READ] No	55
[DO NOT READ] Not sure	5
[DO NOT READ] Refused	<0.5

b. A trained employee of the state health exchange program

Base: Total Respondents	VA N=803 %
[DO NOT READ] Yes	80
[DO NOT READ] No	17
[DO NOT READ] Not sure	4
[DO NOT READ] Refused	<0.5

c. A trained employee of a social service or non-profit agency

Base: Total Respondents	VA N=803 %
[DO NOT READ] Yes	73
[DO NOT READ] No	22
[DO NOT READ] Not sure	5
[DO NOT READ] Refused	<0.5

d. Trained and certified volunteers

Base: Total Respondents	VA
	N=803
	%
[DO NOT READ] Yes	71
[DO NOT READ] No	26
[DO NOT READ] Not sure	3
[DO NOT READ] Refused	<0.5

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	VA
	N=803
	%
Male	49
Female	51

D2.What is your age as of your last birthday _____ ? (in years)

Base: Total Respondents	VA
	N=803
	%
18 – 34	30
35 – 49	28
50 – 64	25
65+	16
[DO NOT READ] Refused	2

D3. What is your current marital status? Are you.....[READ EACH ANSWER CATEGORY]?

Base: Total Respondents	VA N=803 %
Married	62
Not married, living with your partner or significant other	3
Separated	2
Divorced	9
Widowed	7
Or are you currently single <u>and</u> never married	17
[DO NOT READ] Don't know	<0.5
[DO NOT READ] Refused	<0.5

D4. [IF D3 = married ASK: "Are you or your spouse or partner currently a member of A-A-R-P?" IF D1 = living with partner ASK: "Are you or your partner currently a member of A-A-R-P?" OTHERWISE ASK: "Are you currently a member of A-A-R-P?"]

Base: Total Respondents	VA N=803 %
Yes	19
No	80
[DO NOT READ] Don't know	1
[DO NOT READ] Refused	<0.5

D5. What is the highest level of education that you completed? [READ EACH ANSWER CATEGORY]

Base: Total Respondents	VA N=803 %
0 to 12 th grade, but with no diploma	7
High school graduate or equivalent	21
Post high school education, but with no degree	11
2 year degree	13
4 year degree	22
Post graduate study, but with no degree	5
Graduate or professional degree	20
[DO NOT READ] Don't know	<0.5
[DO NOT READ] Refused	1

D6. Which of the following best describes your current employment status?
 [READ EACH ANSWER CATEGORY]

Base: Total Respondents	VA N=803 %
Self-employed full-time	5
Self-employed part-time	3
Employed full-time	46
Employed part-time	9
Retired and not working at all	18
Unemployed and looking for work	7
Or are you not in the labor force for other reasons	12
[DO NOT READ] Don't know	<0.5
[DO NOT READ] Refused	1

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

Base: Total Respondents	VA N=803 %
Yes	4
No	95
[DO NOT READ] Don't know	<0.5
[DO NOT READ] Refused	1

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

Base: Total Respondents	VA N=803 %
White or Caucasian	78
Black or African American	14
Native American or Alaskan Native	<0.5
Asian	3
Native Hawaiian or other Pacific Islander	<0.5
Or are you some other race? [Please Specify: _____]	4
[DO NOT READ] Don't know	-
[DO NOT READ] Refused	1

D9. Are you registered to vote in Virginia?

Base: Total Respondents	VA
	N=803
	%
Yes	86
No	14
[DO NOT READ] Don't know	-
[DO NOT READ] Refused	<0.5

D10. Thinking about your state elections for Virginia 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	VA
	N=803
	%
Always	50
Most of the time	24
About half of the time	6
Seldom	6
Never	13
[DO NOT READ] Don't know	1
[DO NOT READ] Refused	1

D11. Do you consider yourself to be a Democrat, a Republican, an Independent, or something else?

Base: Total Respondents	VA
	N=803
	%
Democrat	23
Republican	27
Independent	31
Other	12
[DO NOT READ] Don't know	5
[DO NOT READ] Refused	4

D12. How would you characterize your political views? Would you say you are....[READ AND RANDOMIZE EACH ANSWER CATEGORY]?

Base: Total Respondents	VA
	N=803
	%
Conservative	37
Moderate	37
Liberal	16
None of the above	3
[DO NOT READ] Don't know	5
[DO NOT READ] Refused	2

D13. Do you currently own your own business?

Base: Total Respondents	VA
	N=803
	%
Yes	11
No	89
[DO NOT READ] Don't know	<0.5
[DO NOT READ] Refused	1

D14. What is your 5-digit zip code? ____ ____ ____ ____ ____

D15. 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 2010. Was it....[READ EACH ANSWER CATEGORY]?

Base: Total Respondents	VA
	N=803
	%
Less than \$10,000	5
\$10,000 to less than \$20,000	8
\$20,000 to less than \$35,000	11
\$35,000 to less than \$50,000	11
\$50,000 to less than \$60,000	7
\$60,000 to less than \$75,000	9
\$75,000 to less than \$100,000	11
\$100,000 or more	22
[DO NOT READ] Don't know	3
[DO NOT READ] Refused	11

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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