

**J.D. Power Reports:
Health Insurance Marketplace Exchange Enrollment Satisfaction
Improves Significantly in Second Year**

Facing Cost-Sensitive Shoppers, Health Plan Providers Must Demonstrate Value

WESTLAKE VILLAGE, Calif.: 23 April 2015 — Satisfaction with the Health Insurance Marketplace exchange enrollment process among new enrollees has significantly increased from 2014, and health plans obtained through the Marketplace exchange generate levels of member satisfaction equal to or higher than plans not obtained through the Marketplace exchange, according to the J.D. Power 2015 Health Insurance Marketplace Exchange Shopper and Re-Enrollment (HIX) StudySM released today.

The study measures satisfaction with Marketplace health plans obtained for the 2014 plan year by examining six attributes (in alphabetical order): claims processing; communications; cost; coverage and benefits; customer service; and provider selection. The study also measures the enrollment experience of both new Marketplace enrollees and re-enrollees by examining seven attributes (in alphabetical order): amount of time to complete the renewal/enrollment process; clarity of instructions for completing enrollment application; courtesy of the representative; ease of navigating the Marketplace website; ease of renewing/enrolling; ease of understanding benefits and coverage; and variety of information available about health insurance plan choices.

According to the study, enrollment satisfaction among new enrollees has increased by a significant 55 points to 670 (on a 1,000-point scale) from 615 in 2014, when all enrollees were new to the Marketplace. Satisfaction with enrollment among new enrollees is driven by the variety of information available. Among members who re-enrolled, satisfaction with the enrollment process is 731, higher than new enrollees. Satisfaction with the re-enrollment process is higher among those who auto re-enrolled (744) than among those who did not (724).

Marketplace plan satisfaction is 696, based on plan members' satisfaction with their 2014 Marketplace health plan. Given that the Marketplace began in 2014, there is no previous year's data to compare satisfaction levels, though Marketplace plan satisfaction is 17 points higher than overall health plan satisfaction in the J.D. Power 2015 Member Health Plan StudySM (679), a survey of traditional, mostly employer-based plans not purchased on a Marketplace exchange. However, when comparing satisfaction among Marketplace plan members with satisfaction among health plan members in the 2015 Member Health Plan Study, who have multiple plan options, satisfaction levels are exactly the same at 696. Cost is the most influential attribute driving satisfaction among Marketplace plan members.

“Marketplace shoppers are very cost-sensitive,” said **Rick Johnson, senior director of the healthcare practice at J.D. Power**. “Unlike many traditional health plan members, who are often tied to a single employer benefit offering, Marketplace members have an option to switch plans annually, allowing them to shop for either the most affordable or the most valuable plan. Plan providers need to demonstrate the value of their plan by clearly communicating coverage and

benefits. Additionally, auto re-enrollment is a great way to both ease the re-enrollment process and increase member retention.”

KEY FINDINGS

Marketplace Health Plan

- Marketplace plan satisfaction is highest in states with a Partnership Marketplace (716), followed by the Federally Facilitated Marketplace (699) and State-Based Marketplaces (683).
- Overall satisfaction with the Marketplace health plan experience is 696. Among the 11 states oversampled in the study, satisfaction is highest for plans in Pennsylvania (752), Illinois (746) and Georgia (745). Pennsylvania and Georgia are both included on the Federally Facilitated Marketplace, indicating that variation in health plan satisfaction goes beyond Marketplace type. California is the only state in which satisfaction with non-Marketplace exchange plans (695) is higher than with Marketplace exchange plans (656).
- Across Marketplace types, plan members are most satisfied with the provider selection and claims processing attributes.

Marketplace Health Plan Enrollment

- Among the three types of health insurance Marketplaces, enrollment satisfaction among re-enrollees is highest among those who enrolled through the Federally Facilitated Marketplace (739), followed by State-Partnership Marketplaces/Federally Supported State-Based Partnerships (Partnership Marketplaces) (730) and State-Based Marketplaces (713). Among new enrollees, satisfaction is highest among those who enrolled through a Partnership Marketplace (680), followed by the Federally Facilitated Marketplace (669) and State-Based Marketplaces (668).
- Re-enrolling in the same Marketplace plan is largely due to satisfaction with monthly premiums. More than three-fourths (78%) of re-enrollees keep their plan, while 22 percent switch plans primarily due to cost concerns such as monthly premiums.
- Re-enrollees primarily use online research while shopping, particularly health plan websites (58%), followed by general online search (51%) and online consumer reviews (29%). Thus, health plans should be as accessible as possible during the re-enrollment window.

The 2015 Health Insurance Marketplace Exchange Shopper and Re-Enrollment (HIX) Study—which has been renamed from the J.D. Power 2014 Health Insurance Marketplace Shopper StudySM—has been redesigned to include the Marketplace plan experience. The 2015 HIX Study is based on responses from 3,037 Marketplace shoppers comprised of new enrollees and re-enrollees. The survey data, which includes oversamples in 11 states, were collected from December 9, 2014, through February 24, 2015.

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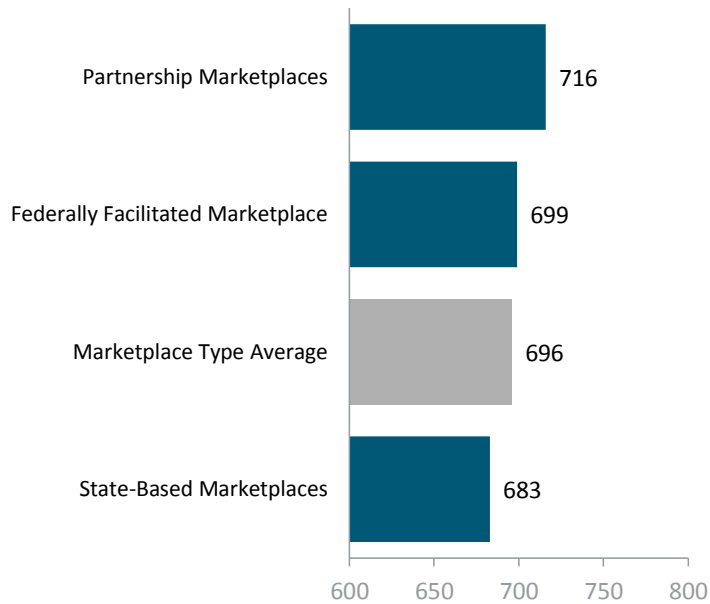
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Note: Three charts follow.

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2015 Health Insurance Marketplace Exchange Shopper and Re-Enrollment (HIX) StudySM

**Overall Marketplace Health Plan Satisfaction
by Marketplace Type**

(Based on a 1,000-point scale)



Federally Facilitated Marketplace: Alabama, Alaska, Arizona, Florida, Georgia, Indiana, Kansas, Louisiana, Maine, Mississippi, Missouri, Montana, Nebraska, New Jersey, North Carolina, North Dakota, Ohio, Oklahoma, Pennsylvania, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, Wisconsin, Wyoming

State-Based Marketplaces: California, Colorado, Connecticut, District of Columbia, Hawaii, Idaho, Kentucky, Maryland, Massachusetts, Minnesota, New York, Rhode Island, Vermont, Washington

State-Partnership Marketplaces/Federally Supported State-Based Marketplaces (Partnership Marketplaces): Arkansas, Delaware, Illinois, Iowa, Michigan, Nevada, New Hampshire, New Mexico, Oregon, West Virginia

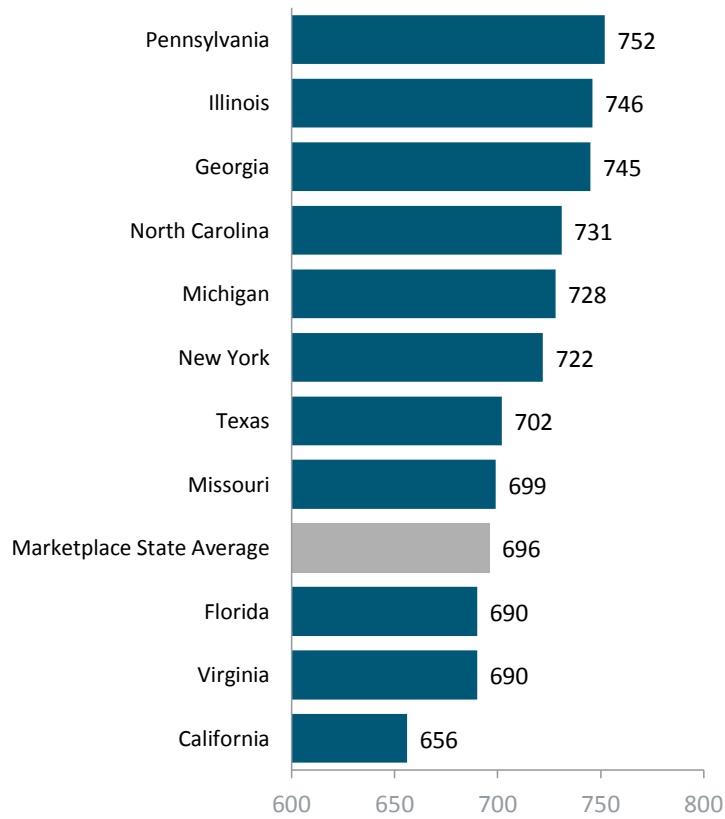
Source: J.D. Power 2015 Health Insurance Marketplace Exchange Shopper and Re-Enrollment (HIX) StudySM

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2015 Health Insurance Marketplace Exchange Shopper and Re-Enrollment (HIX) StudySM

**Overall Marketplace Health Plan Satisfaction
By State**

(Based on a 1,000-point scale)



Source: J.D. Power 2015 Health Insurance Marketplace Exchange Shopper and Re-Enrollment (HIX) StudySM

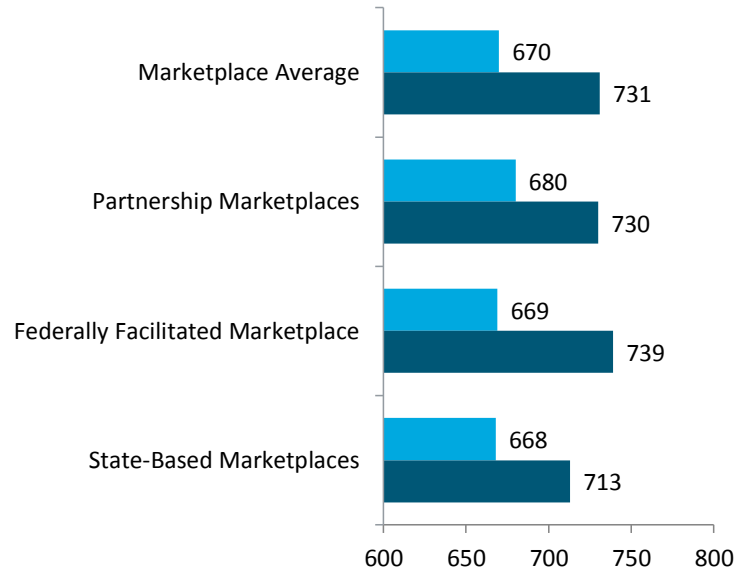
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**Marketplace Enrollment Satisfaction
by Marketplace Type**

(Based on a 1,000-point scale)

■ New Enrollees ■ Re-Enrollees



Federally Facilitated Marketplace: Alabama, Alaska, Arizona, Florida, Georgia, Indiana, Kansas, Louisiana, Maine, Mississippi, Missouri, Montana, Nebraska, New Jersey, North Carolina, North Dakota, Ohio, Oklahoma, Pennsylvania, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, Wisconsin, Wyoming

State-Based Marketplaces: California, Colorado, Connecticut, District of Columbia, Hawaii, Idaho, Kentucky, Maryland, Massachusetts, Minnesota, New York, Rhode Island, Vermont, Washington
State-Partnership Marketplaces/Federally Supported State-Based Marketplaces (Partnership Marketplaces): Arkansas, Delaware, Illinois, Iowa, Michigan, Nevada, New Hampshire, New Mexico, Oregon, West Virginia

Source: J.D. Power 2015 Health Insurance Marketplace Exchange Shopper and Re-Enrollment (HIX) StudySM

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