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THE “HEALTH MATTERS POLL” SERIES

HEALTHCARE COVERAGE IN NEW JERSEY: INSURANCE PLANS, INFORMED CHOICES, AND SATISFACTION IN 2018



**Eagleton Center for Public
Interest Polling**

**New Jersey Health Care
Quality Institute**

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EAGLETON INSTITUTE OF POLITICS — EAGLETON CENTER FOR PUBLIC INTEREST POLLING —

The Eagleton Center for Public Interest Polling (ECPIP), home of the Rutgers-Eagleton Poll, was established in 1971. Now celebrating almost five decades and over 200 public opinion polls on the state of New Jersey, ECPIP is the oldest and one of the most respected university-based state survey research centers in the United States.

Our mission is to provide scientifically sound, non-partisan information about public opinion. ECPIP conducts research for all levels of government and nonprofit organizations with a public interest mission, as well as college and university-based researchers and staff. ECPIP makes it a priority to design opportunities for undergraduate and graduate students to learn how to read, analyze, design, and administer polls. We pride ourselves on integrity, quality, and objectivity.

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New Jersey Health Care Quality Institute



The New Jersey Health Care Quality Institute is the only independent, nonpartisan, multi-stakeholder advocate for health care quality in New Jersey. The Quality Institute's mission is to undertake projects and promote system changes that ensure that quality, safety, accountability and cost-containment are closely linked to the delivery of health care services in New Jersey.

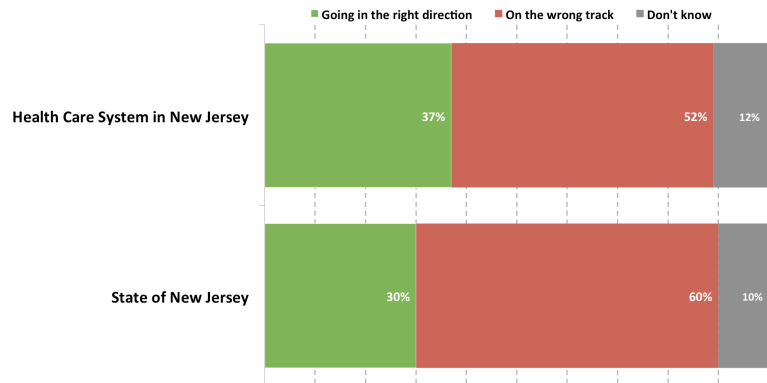
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Views on health care slightly more positive than views on state overall

When it comes to assessing the direction of health care in New Jersey, residents are more negative than positive: just over half (52%) say the state’s healthcare system has gone off on the wrong track, while just over a third (37%) say it is going in the right direction.

Figure 1 | The Direction of Health Care and the State of New Jersey

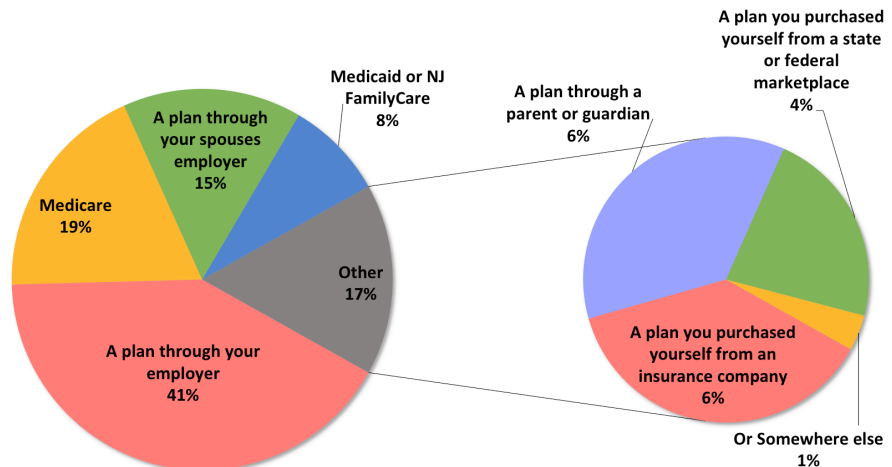


Views on healthcare are more positive than views on the state itself. Residents are even more negative about the state as a whole, believing the state is off on the wrong track instead of the right direction by a 2-to-1 margin.

Almost all have coverage; employer plans and Medicare main sources

Ninety-two percent of New Jersey adults are covered by some sort of health insurance; 8%, on the other hand, are not covered by any type of health insurance. In a population of approximately 7 million adults in the state of New Jersey, this translates into about 560,000 residents who currently are not covered by insurance.

Figure 2 | Type of Insurance Coverage



A plan through an employer – whether through one’s own or through a spouse’s employer – is the most

prevalent type of coverage; over half of residents are covered by this type of insurance.

Medicare is the next most common type of coverage: about one in five residents has it as their main source of health insurance. Eight percent have Medicaid, and another 10% purchased a plan themselves either from an insurance company or marketplace.

Race, age, socioeconomic status influence coverage

While large majorities across the board say they have some type of health insurance coverage, some are more likely to be covered than others.

Hispanic residents are less likely than their counterparts to be covered by any type of insurance: 84% are covered, compared to 90% of black residents and 95% of white residents. Hispanic and black residents are also about three times more likely than white residents to be on Medicaid; black residents are also twice as likely than others to have purchased a plan themselves from a state or federal marketplace. Nevertheless, the majority of those insured within each of these groups gets their insurance from an employer.

Millennials are less likely than their elders to have any type of insurance at all (86% are covered), while virtually all residents 65 years and older (98%) say they are covered.

Unsurprisingly, this latter group's main source of insurance is Medicare. A third of millennials are covered by a plan through a parent or guardian, and over half of middle-aged residents get insurance through an employer.

Those in the lowest income bracket and those with a high school diploma or less are also less likely than their counterparts to have coverage. If they do have coverage, these groups are also more likely to be on Medicaid or Medicare than those in higher income brackets or those with a college education or above, respectively.

Those in only fair or poor health are more likely than those in better health to be covered by Medicare or Medicaid.

Figure 3 | Covered by Health Insurance by Demographics

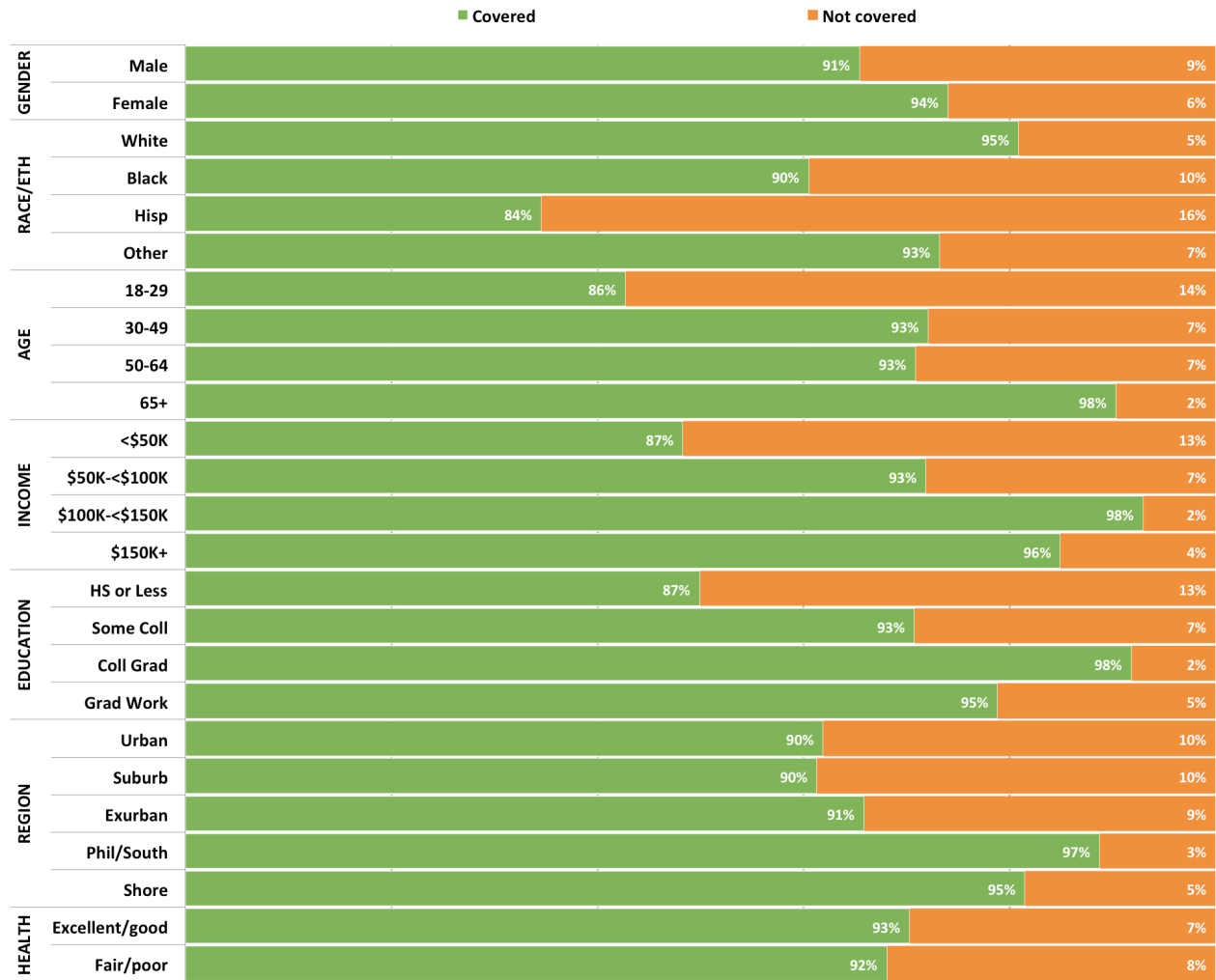
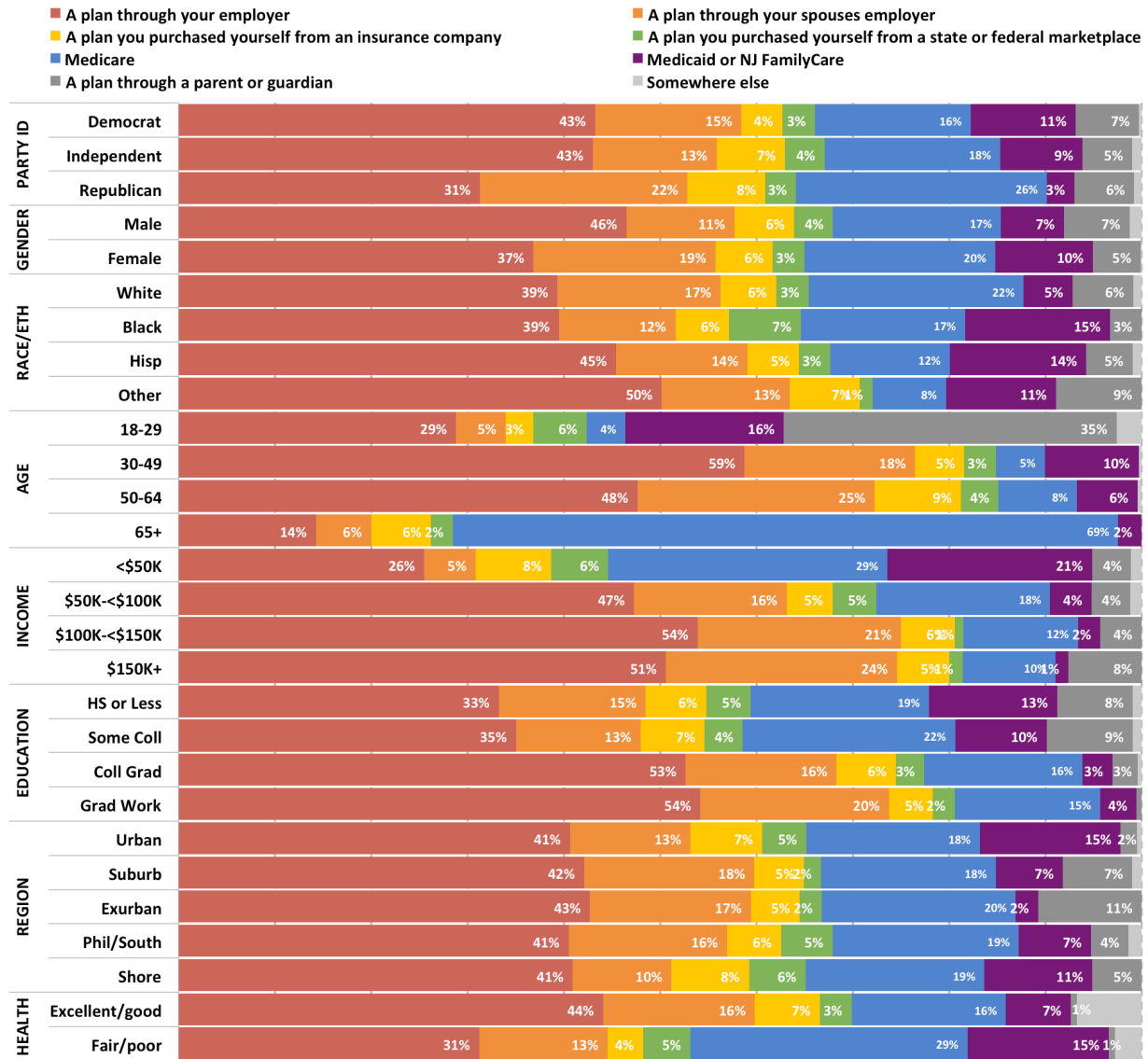


Figure 4 | Type of Health Insurance by Demographics



Majority recalls having a choice, enough information when enrolling

Six in 10 residents say that they had a choice of different plans when enrolling in their current health care plan. Among those

who had a choice, about 9 in 10 say they had enough information about the different plans to make an informed choice.

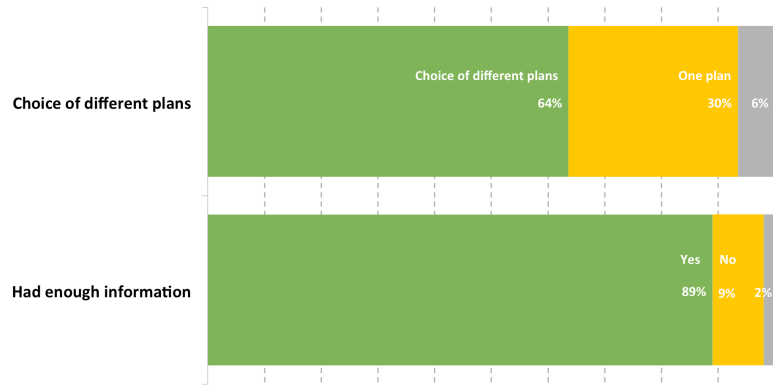
Few demographic differences emerge when it comes to whether

or not residents recall having a choice. While a solid majority of residents no matter insurance type say that they had a choice, those who purchased a plan themselves from a company or marketplace are more likely to say this than others.

Some groups are less likely than others to report having had enough information to make a choice. A somewhat smaller share of non-white residents, younger residents, lower income residents, and residents with less than a college degree say they had enough information compared to their counterparts.

Those who report being in only fair or poor health are markedly less likely than those in better health to say they had sufficient information to make a choice between plans. Residents who are covered by Medicare, Medicaid, or a plan they purchased through a company or the marketplace are less likely than those with a plan through an employer to say that they had enough information to make a decision.

Figure 5 | Health Insurance Plan Choice and Information



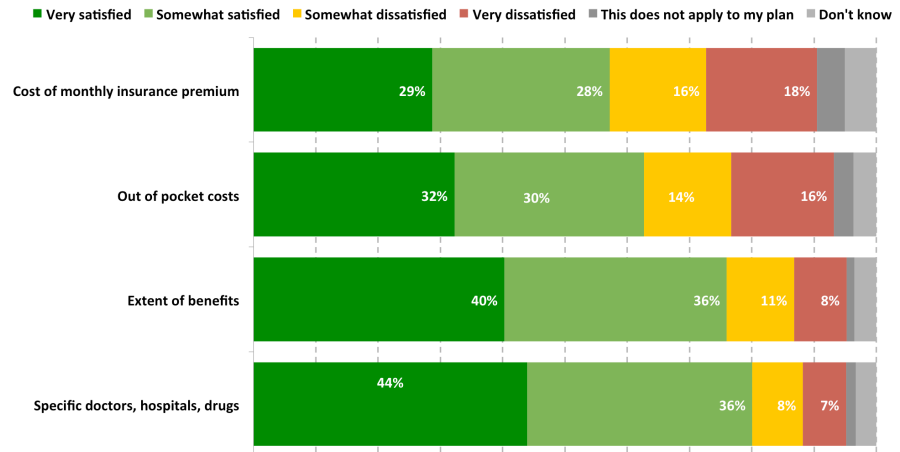
Residents satisfied to varying degrees with major aspects of their plan

Well over half of New Jerseyans are “very” or “somewhat” satisfied with a number of aspects about their current

health care plan.

Residents feel most satisfied with the specific doctors, hospitals, and prescription drugs available to them, followed by the extent of benefits that are covered

Figure 6 | Satisfaction with Aspects of Current Plan



and their out-of-pocket costs like co-pays and deductibles. Comparatively, residents are less satisfied with the cost of their monthly insurance premium than any other asked-about aspect; nevertheless, over half say they are very or somewhat satisfied on this item, as well.

Differences in satisfaction by health status, insurance type, other demographics

One’s own health and the type of coverage one has are two factors that greatly impact satisfaction. Residents who say they are in poor health are less satisfied than those in better health with their out-of-pocket costs, benefits, and the doctors and other options available to them.

Residents who purchase insurance from an insurance company or state or federal marketplace are consistently less satisfied with various aspects of their plan than those with other types of insurance, especially when it comes to out-of-pocket expenses and the extent of their benefits.

On the other hand, those on Medicare and Medicaid are generally more satisfied than others with various aspects of their plan. Those who obtain insurance through an employer are more satisfied than others when it comes to the specific doctors, hospitals, and prescription drugs available to them.

White residents are generally more satisfied than non-white residents. Hispanic residents, in particular, are less satisfied with premium and out-of-pocket costs than their counterparts. Both Hispanic and black residents are less satisfied than white residents with the extent of their benefits and the doctors, hospitals, and prescriptions available to them. Yet black residents are more satisfied than other racial or ethnic groups when it comes to monthly premiums.

Those in the lowest income bracket are more satisfied than their counterparts with monthly premium costs yet are less satisfied than others with the doctors and other related choices available to them.

Senior citizens are by far the most satisfied of any age group when it comes to various aspects of their plan. Differences exist by partisanship, as well.

Figure 7 | Satisfaction with Monthly Premium Costs by Demographics

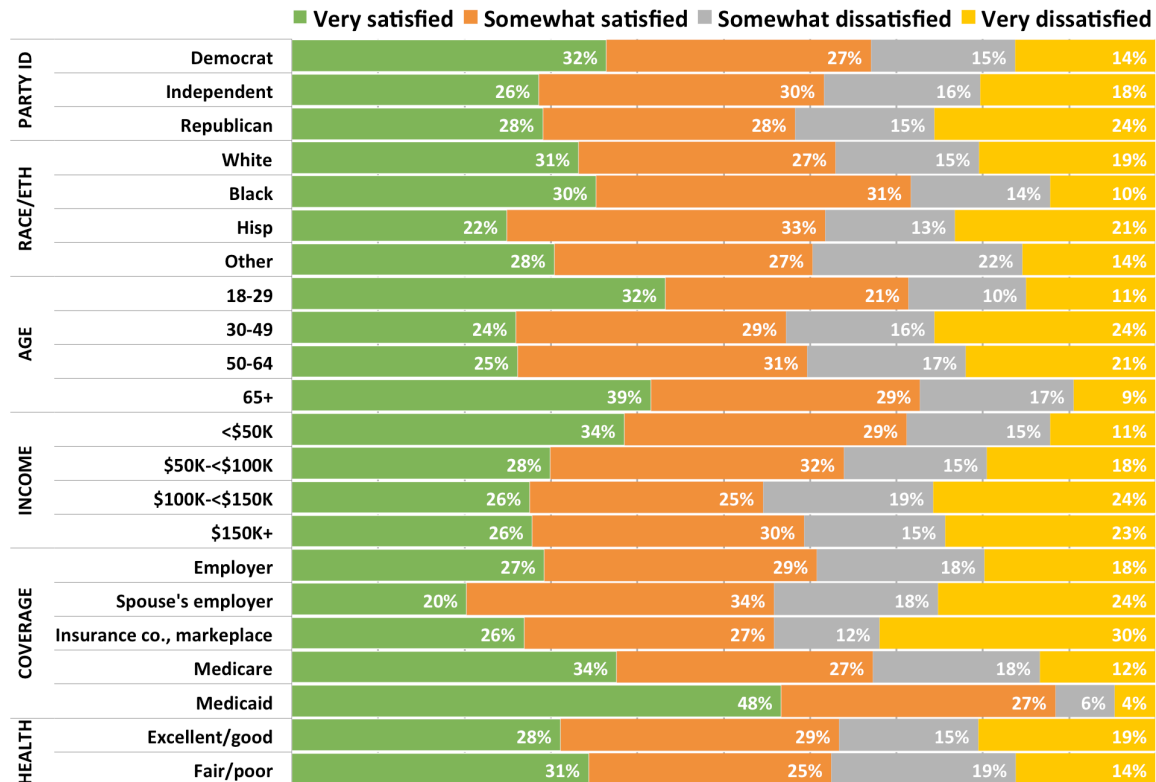


Figure 8 | Satisfaction with Out-of-Pocket Costs by Demographics

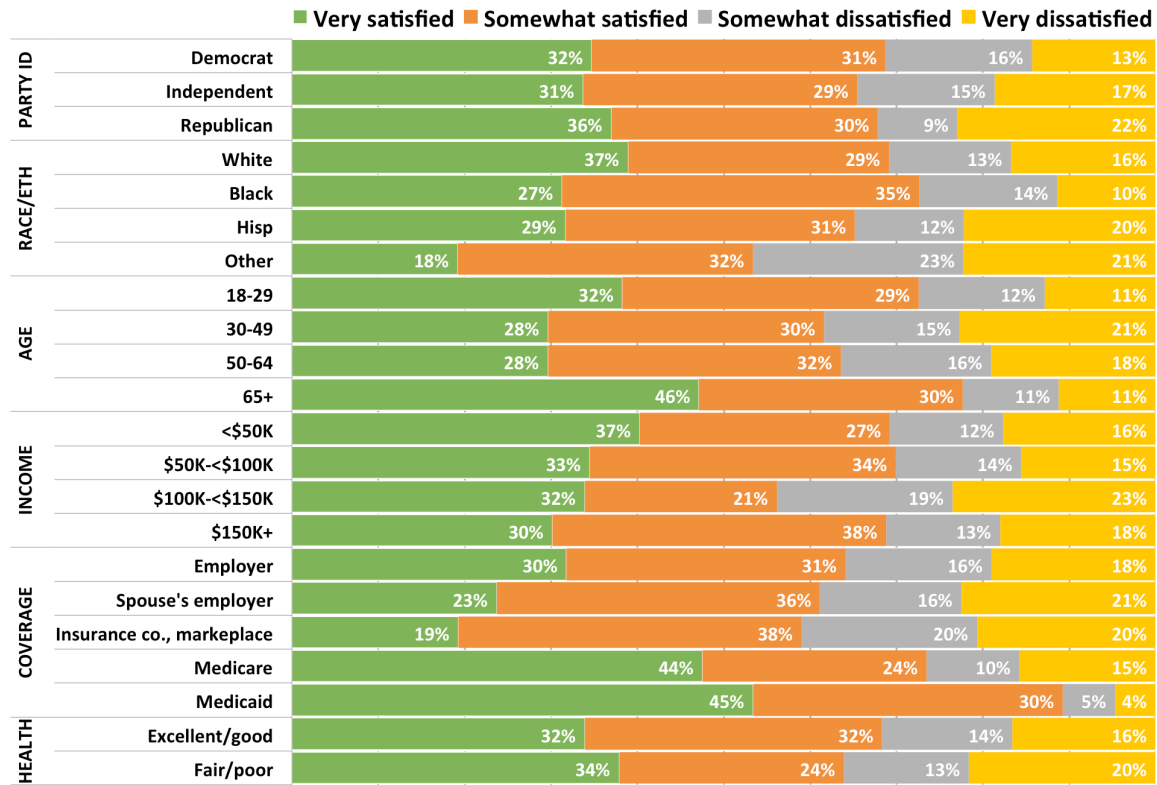


Figure 9 | Satisfaction with Extent of Benefits by Demographics

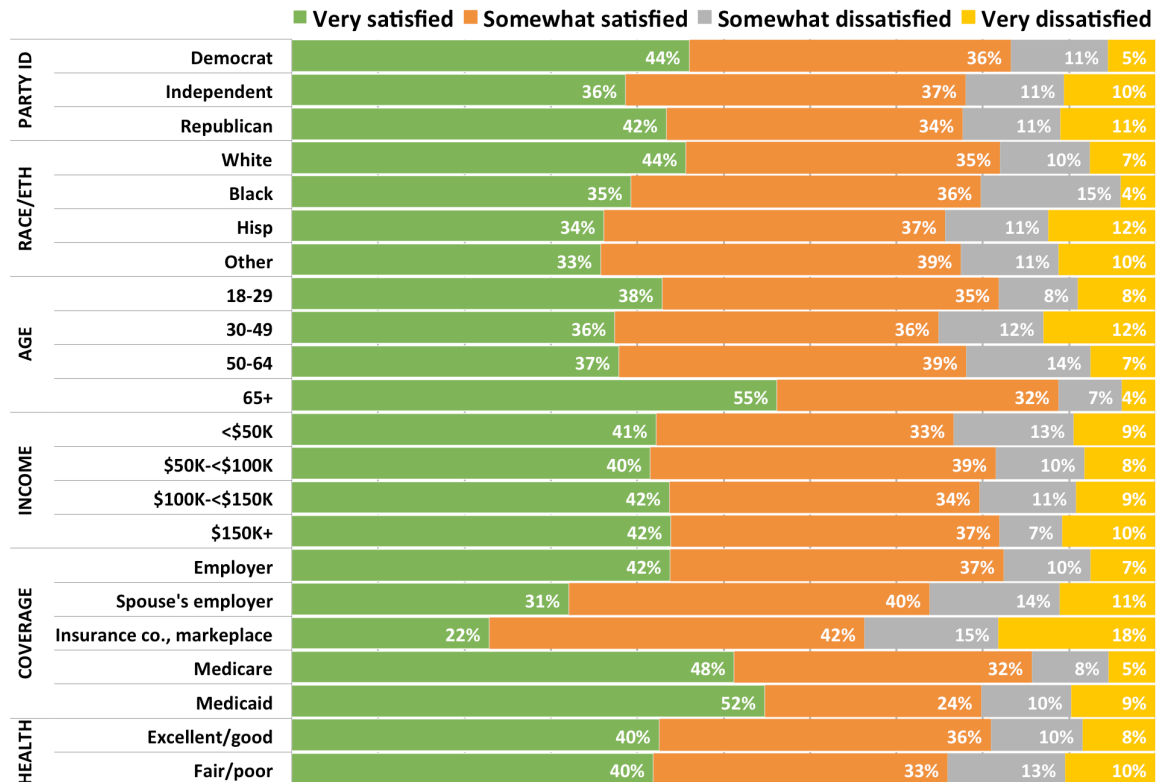
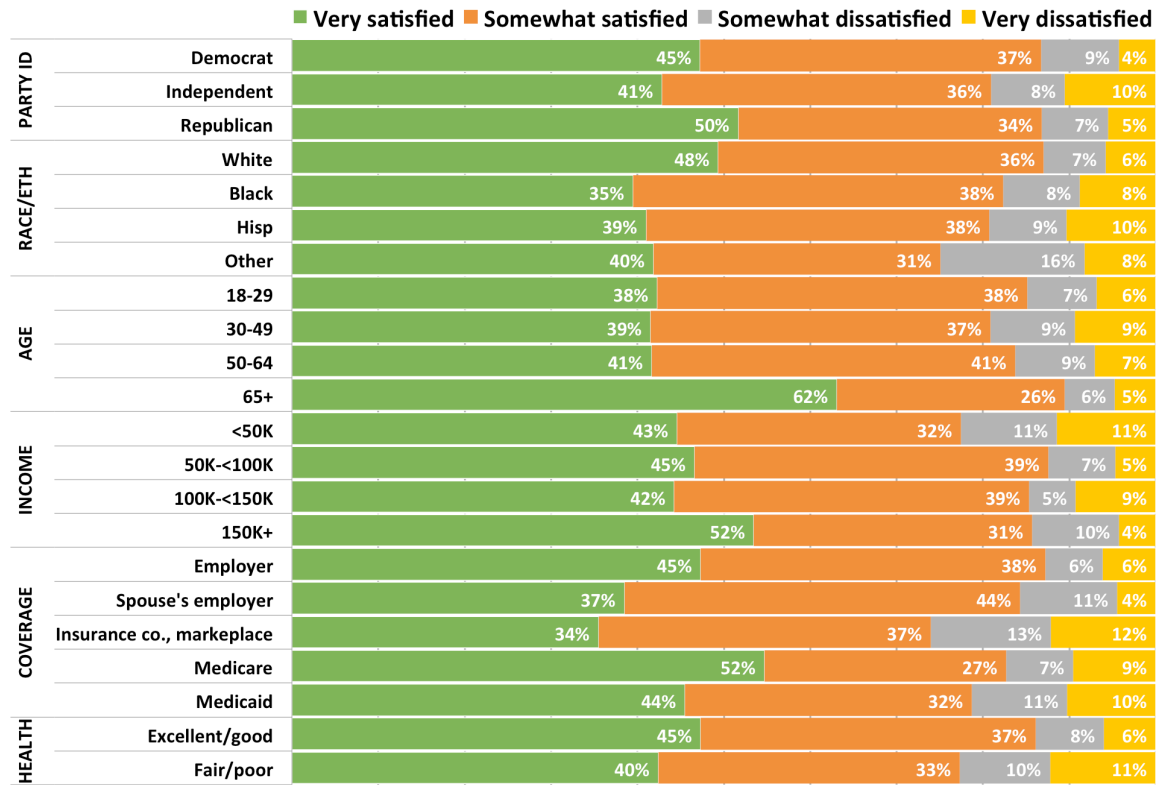


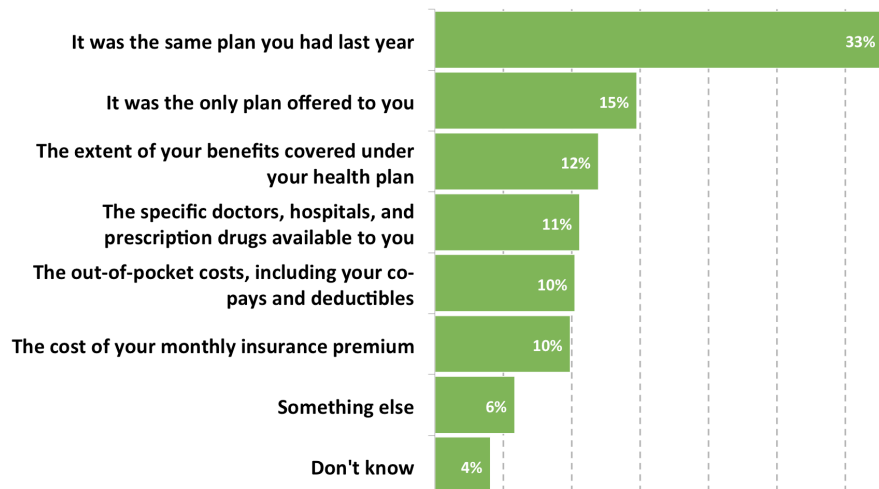
Figure 10 | Satisfaction with Doctors, Hospitals, and Prescription Drugs Available by Demographics



Residents' main reason for choosing current plan? Same as last year

A plurality (33%) of residents say that the main reason they chose their current health insurance plan is because it was the same one they had last year.

The next most common answer was a distant second: 15% say they chose their current plan because it was the only plan offered to them.

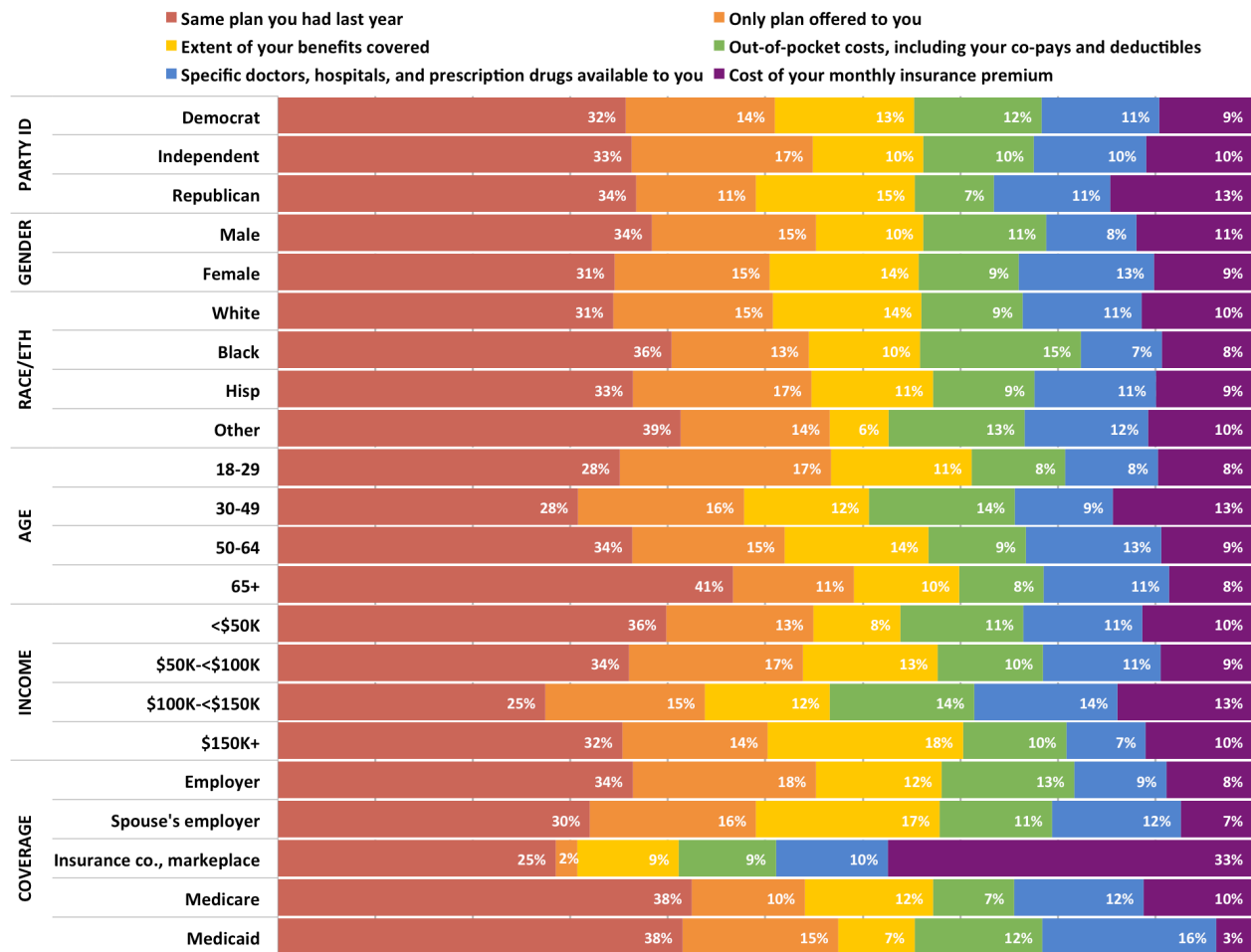


About 1 in 10 chose their plan because of the extent of benefits, specific doctors available, out-of-pocket costs, or cost of monthly insurance premium.

Residents who buy their own insurance are more concerned about cost than anything else

Choosing one’s plan because it is the same as last year is the top choice for almost everyone, except those who purchased coverage themselves through an insurance company or marketplace; this group is more likely to say that the monthly cost was the most important factor – 33% compared to 10% or less among those insured by other means. Choosing the same plan as last year is a distant second for this group: 25% of those who bought insurance through a marketplace or insurance company say this is the reason they picked their current plan.

Figure 11 | Reason You Chose Current Plan by Demographics



Questions and Tables

The questions covered in this report are listed below. Column percentages may not add to 100% due to rounding. Respondents are New Jersey adults; all percentages are of weighted results. Use caution when interpreting groups smaller than N=100.

Q. In general, would you say the health care system in New Jersey is currently going in the right direction, or has it gone off on the wrong track?

Going in the right direction	37%
On the wrong track	52%
Don't know	12%
Unweighted N=	1193

	Party ID			Gender		Race/Ethnicity				Age				Income			
	Dem	Ind	Rep	Male	Female	White	Black	Hispanic	Other	18-29	30-49	50-64	65+	<\$50K	<\$100K	<\$150K	\$150K+
Right	42%	33%	37%	41%	33%	35%	42%	42%	33%	41%	28%	37%	48%	45%	33%	32%	34%
Wrong	48%	54%	54%	47%	56%	55%	44%	46%	52%	40%	59%	56%	42%	48%	54%	58%	59%
DK	11%	13%	9%	12%	11%	9%	14%	13%	15%	19%	12%	7%	10%	7%	13%	9%	8%
Unwt N=	453	506	220	615	578	733	120	232	81	190	384	368	251	281	374	173	202

	Education				Region				Physical Health		
	HS or Less	Some Coll	Coll Grad	Grad Work	Urban	Suburb	Exurban	Phil/South Shore	Excellent/Good	Only Fair/Poor	
Right	36%	35%	38%	43%	37%	36%	31%	47%	34%	37%	37%
Wrong	54%	53%	50%	47%	51%	49%	56%	46%	59%	51%	53%
DK	10%	13%	13%	11%	12%	15%	13%	7%	7%	12%	10%
Unwt N=	285	339	343	217	186	430	174	199	204	948	239

Q. Would you say your physical health is excellent, good, only fair, or poor?

Excellent	26%
Good	52%
Only fair	17%
Poor	4%
Unwgt N=	1189

	Party ID			Gender		Race/Ethnicity				Age				Income			
	Dem	Ind	Rep	Male	Female	White	Black	Hispanic	Other	18-29	30-49	50-64	65+	<\$50K	<\$100K	<\$150K	\$150K+
Excellent	24%	25%	34%	28%	25%	27%	18%	23%	33%	37%	24%	23%	24%	21%	23%	27%	37%
Good	55%	51%	50%	51%	54%	54%	55%	51%	49%	42%	58%	55%	49%	43%	58%	64%	52%
Only fair	17%	18%	13%	18%	16%	14%	24%	20%	16%	18%	13%	18%	21%	27%	17%	8%	8%
Poor	3%	6%	3%	3%	6%	5%	4%	6%	3%	3%	5%	4%	6%	9%	3%	1%	2%
Unwt N=	452	503	221	613	576	732	119	231	80	189	382	368	250	281	373	174	202

	Education				Region				
	HS or Less	Some Coll	Coll Grad	Grad Work	Urban	Suburb	Exurban	Phil/South	Shore
Excellent	22%	25%	31%	30%	25%	27%	30%	27%	22%
Good	52%	52%	51%	58%	52%	55%	52%	50%	51%
Only fair	21%	17%	15%	10%	18%	15%	15%	17%	21%
Poor	6%	6%	3%	1%	6%	3%	3%	6%	7%
Unwt N=	284	339	344	215	186	428	175	199	201

Q. Are you, yourself, now covered by any form of health insurance or health plan, or do you not have health insurance at this time?

Covered	92%
Not covered	8%
Unwgt N=	1187

	Party ID			Gender		Race/Ethnicity				Age				Income			
	Dem	Ind	Rep	Male	Female	White	Black	Hispanic	Other	18-29	30-49	50-64	65+	<\$50K	<\$100K	<\$150K	\$150K+
Covered	93%	92%	91%	91%	94%	95%	90%	84%	93%	86%	93%	93%	98%	87%	93%	98%	96%
Not covered	7%	8%	9%	9%	6%	5%	10%	16%	7%	14%	7%	7%	2%	13%	7%	2%	4%
Unwt N=	452	504	219	610	577	732	119	230	79	187	382	368	250	279	373	174	202

	Education				Region				Physical Health		
	HS or Less	Some Coll	Coll Grad	Grad Work	Urban	Suburb	Exurban	Phil/South	Shore	Excellent /Good	Only Fair/Poor
Covered	87%	93%	98%	95%	90%	90%	91%	97%	95%	93%	92%
Not covered	13%	7%	2%	5%	10%	10%	9%	3%	5%	7%	8%
Unwt N=	281	339	344	216	186	428	175	197	201	948	237

[ASK IF COVERED BY ANY FORM OF INSURANCE]

Q. Which of the following is your MAIN source of health insurance coverage? Is it:

A plan through your employer	41%
A plan through your spouse's employer	15%
A plan you purchased yourself from an insurance company	6%
A plan you purchased yourself from a state or federal marketplace	4%
Medicare	19%
Medicaid or NJ FamilyCare	8%
Or Somewhere else	1%
A plan through a parent or guardian (vol)	6%
Unwgt N=	1101

	Party ID			Gender		Race/Ethnicity				Age				Income			
	Dem	Ind	Rep	Male	Female	White	Black	Hispanic	Other	18-29	30-49	50-64	65+	<\$50K	<\$100K	<\$150K	\$150K+
Your employer	43%	43%	31%	46%	37%	39%	39%	45%	50%	29%	59%	48%	14%	26%	47%	54%	51%
Spouse's employer	15%	13%	22%	11%	19%	17%	12%	14%	13%	5%	18%	25%	6%	5%	16%	21%	24%
Insurance co.	4%	7%	8%	6%	6%	6%	6%	5%	7%	3%	5%	9%	6%	8%	5%	6%	5%
Marketplace	3%	4%	3%	4%	3%	3%	7%	3%	1%	6%	3%	4%	2%	6%	5%	1%	1%
Medicare	16%	18%	26%	17%	20%	22%	17%	12%	8%	4%	5%	8%	69%	29%	18%	12%	10%
Medicaid	11%	9%	3%	7%	10%	5%	15%	14%	11%	16%	10%	6%	2%	21%	4%	2%	1%
Somewhere else	0%	1%	1%	1%	0%	1%	0%	1%	0%	3%	0%	0%	0%	1%	1%	0%	0%
Parent/guardian	7%	5%	6%	7%	5%	6%	3%	5%	9%	35%	0%	0%	0%	4%	4%	4%	8%
Unwt N=	423	465	203	564	537	699	107	194	74	158	354	346	243	244	349	171	194

	Education				Region				Physical Health		
	HS or Less	Some Coll	Coll Grad	Grad Work	Urban	Suburb	Exurban	Phil/South	Shore	Excellent /Good	Only Fair/Poor
Your employer	33%	35%	53%	54%	41%	42%	43%	41%	41%	44%	31%
Spouse's employer	15%	13%	16%	20%	13%	18%	17%	16%	10%	16%	13%
Insurance co.	6%	7%	6%	5%	7%	5%	5%	6%	8%	7%	4%
Marketplace	5%	4%	3%	2%	5%	2%	2%	5%	6%	3%	5%
Medicare	19%	22%	16%	15%	18%	18%	20%	19%	19%	16%	29%
Medicaid	13%	10%	3%	4%	15%	7%	2%	7%	11%	7%	15%
Somewhere else	1%	1%	0%	0%	1%	1%	0%	1%	0%	1%	1%
Parent/guardian	8%	9%	3%	1%	2%	7%	11%	4%	5%	7%	3%
Unwt N=	244	313	334	204	171	388	161	189	192	881	218

Q. When enrolling in your current health care plan, did you have a choice of different plans, or was there only one plan available to you?

Choice of different plans	64%
Only one plan available	30%
Don't know	6%
Unweighted N=	1106

	Party ID			Gender		Race/Ethnicity				Age				Income			
	Dem	Ind	Rep	Male	Female	White	Black	Hispanic	Other	18-29	30-49	50-64	65+	<\$50K	\$50K- <\$100K	<\$100K- <\$150K	\$150K+
Choice	65%	63%	65%	60%	67%	65%	65%	58%	66%	51%	68%	66%	64%	64%	62%	69%	65%
Only one	30%	30%	30%	33%	27%	29%	29%	36%	24%	28%	30%	31%	31%	31%	34%	27%	29%
Don't know	5%	8%	5%	7%	6%	6%	6%	6%	10%	21%	3%	3%	5%	5%	4%	4%	6%
Unwt N=	426	466	204	565	541	701	108	195	75	160	357	346	243	244	351	170	195

	Education				Region				Physical Health		
	HS or Less	Some Coll	Coll Grad	Grad Work	Urban	Suburb	Exurban	Phil/South Shore	Excellent /Good	Only Fair/Poor	
Choice	59%	61%	70%	69%	62%	63%	61%	68%	63%	63%	65%
Only one	33%	31%	26%	28%	35%	28%	31%	27%	31%	30%	31%
Don't know	8%	8%	5%	2%	3%	9%	7%	5%	6%	7%	4%
Unwt N=	245	315	336	203	171	388	162	192	193	886	218

[IF RESPONDENT HAD CHOICE OF DIFFERENT PLANS]

Q. Do you feel you had enough information about the different plans to make an informed choice, or not?

	Main Source of Coverage				
	Employer	Spouse's employer	Insurance co. or marketplace	Medicare	Medicaid
Yes, had enough information	92%	92%	86%	87%	82%
No, did not	8%	6%	11%	11%	18%
Don't know	0%	2%	3%	2%	0%
Unweighted N=	323	109	80	138	49

	Party ID			Gender		Race/Ethnicity				Age				Income			
	Dem	Ind	Rep	Male	Female	White	Black	Hispanic	Other	18-29	30-49	50-64	65+	<\$50K	\$50K- <\$100K	\$100K- <\$150K	\$150K+
Yes	90%	88%	90%	92%	87%	92%	82%	85%	88%	80%	88%	94%	90%	83%	92%	93%	94%
No	8%	11%	7%	8%	10%	7%	16%	12%	12%	15%	12%	5%	8%	16%	6%	6%	6%
Don't know	2%	1%	3%	1%	2%	2%	1%	3%	0%	5%	0%	1%	2%	1%	2%	1%	0%
Unwt N=	274	297	137	353	360	462	68	119	50	82	245	229	157	152	219	120	131

	Education				Region				Physical Health		
	HS or Less	Some Coll	Coll Grad	Grad Work	Urban	Suburb	Exurban	Phil/ South	Shore	Excellent /Good	Only Fair/Poor
Yes	88%	85%	92%	94%	91%	89%	86%	87%	93%	91%	84%
No	10%	12%	7%	6%	9%	9%	10%	11%	7%	7%	15%
Don't know	2%	2%	1%	0%	0%	2%	4%	2%	1%	2%	1%
Unwt N=	145	189	238	137	101	259	101	134	118	576	136

Q. Now I'd like to know how you feel about different aspects of your current health care plan. Please tell me if you are very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied with each of the following. If something does not apply to you, just say so. [RANDOMIZE ORDER]

The cost of your monthly insurance premium

	Main Source of Coverage				
	Employer	Spouse's employer	Insurance co. or marketplace	Medicare	Medicaid
Very satisfied	27%	20%	26%	34%	48%
Somewhat satisfied	29%	34%	27%	27%	27%
Somewhat dissatisfied	18%	18%	12%	18%	6%
Very dissatisfied	18%	24%	30%	12%	4%
Does not apply to plan (vol)	3%	0%	4%	5%	14%
Don't know	4%	4%	1%	3%	2%
Unweighted N=	470	168	106	216	75

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 HEALTHCARE COVERAGE IN NEW JERSEY: INSURANCE PLANS, INFORMED CHOICES, AND SATISFACTION IN 2018

	Party ID			Gender		Race/Ethnicity				Age				Income			
	Dem	Ind	Rep	Male	Female	White	Black	Hispanic	Other	18-29	30-49	50-64	65+	<\$50K	<\$100K	<\$150K	\$150K+
Very satisfied	32%	26%	28%	26%	31%	31%	30%	22%	28%	32%	24%	25%	39%	34%	28%	26%	26%
Somewhat satisfied	27%	30%	28%	29%	28%	27%	31%	33%	27%	21%	29%	31%	29%	29%	32%	25%	30%
Somewhat dissatisfied	15%	16%	15%	16%	15%	15%	14%	13%	22%	10%	16%	17%	17%	15%	15%	19%	15%
Very dissatisfied	14%	18%	24%	20%	16%	19%	10%	21%	14%	11%	24%	21%	9%	11%	18%	24%	23%
Does not apply (vol)	6%	5%	1%	4%	5%	3%	8%	6%	4%	10%	3%	4%	3%	8%	3%	2%	0%
Don't know	5%	5%	4%	5%	5%	5%	7%	5%	4%	15%	4%	2%	3%	3%	4%	4%	5%
Unwt N=	418	464	202	558	535	692	107	193	74	157	351	343	242	244	346	169	192

	Education				Region				Physical Health		
	HS or Less	Some Coll	Coll Grad	Grad Work	Urban	Suburb	Exurban	Phil/South	Shore	Excellent /Good	Only Fair/Poor
Very satisfied	88%	85%	92%	94%	91%	89%	86%	87%	93%	28%	31%
Somewhat satisfied	10%	12%	7%	6%	9%	9%	10%	11%	7%	29%	25%
Somewhat dissatisfied	10%	12%	7%	6%	9%	9%	10%	11%	7%	15%	19%
Very dissatisfied	10%	12%	7%	6%	9%	9%	10%	11%	7%	19%	14%
Does not apply (vol)	10%	12%	7%	6%	9%	9%	10%	11%	7%	3%	9%
Don't know	10%	12%	7%	6%	9%	9%	10%	11%	7%	6%	2%
Unwt N=	145	189	238	137	101	259	101	134	118	874	217

The out-of-pocket costs, including your co-pays and deductibles

		Main Source of Coverage				
		Insurance				
		Spouse's co. or				
		Employer	Spouse's employer	marketplace	Medicare	Medicaid
Very satisfied	32%	30%	23%	19%	44%	45%
Somewhat satisfied	30%	31%	36%	38%	24%	30%
Somewhat dissatisfied	14%	16%	16%	20%	10%	5%
Very dissatisfied	16%	18%	21%	20%	15%	4%
Does not apply to plan (vol)	3%	1%	2%	2%	4%	12%
Don't know	4%	3%	3%	2%	3%	3%
Unweighted N=	1095	471	169	106	216	75

	Party ID			Gender		Race/Ethnicity				Age				Income			
	Dem	Ind	Rep	Male	Female	White	Black	Hispanic	Other	18-29	30-49	50-64	65+	<\$50K	<\$100K	<\$150K	\$150K+
Very satisfied	32%	31%	36%	32%	33%	37%	27%	29%	18%	32%	28%	28%	46%	37%	33%	32%	30%
Somewhat satisfied	31%	29%	30%	31%	30%	29%	35%	31%	32%	29%	30%	32%	30%	27%	34%	21%	38%
Somewhat dissatisfied	16%	15%	9%	15%	13%	13%	14%	12%	23%	12%	15%	16%	11%	12%	14%	19%	13%
Very dissatisfied	13%	17%	22%	16%	16%	16%	10%	20%	21%	11%	21%	18%	11%	16%	15%	23%	18%
Does not apply (vol)	5%	3%	0%	3%	4%	2%	6%	3%	4%	8%	2%	2%	2%	6%	2%	1%	0%
Don't know	4%	4%	2%	3%	4%	3%	8%	5%	3%	8%	4%	3%	1%	2%	3%	3%	2%
Unwt N=	419	464	202	559	536	693	107	194	74	157	352	343	243	244	346	169	193

	Education				Region				Physical Health		
	HS or Less	Some Coll	Coll Grad	Grad Work	Urban	Suburb	Exurban	Phil/ South Shore	Excellent /Good	Only Fair/Poor	
Very satisfied	33%	31%	35%	30%	32%	30%	30%	35%	37%	32%	34%
Somewhat satisfied	25%	33%	34%	33%	31%	32%	31%	31%	25%	32%	24%
Somewhat dissatisfied	16%	11%	12%	19%	19%	13%	13%	12%	15%	14%	13%
Very dissatisfied	15%	18%	17%	16%	12%	18%	17%	16%	18%	16%	20%
Does not apply (vol)	6%	3%	2%	0%	4%	4%	2%	4%	1%	2%	7%
Don't know	6%	4%	1%	2%	3%	4%	6%	2%	4%	4%	2%
Unwt N=	242	312	331	204	171	385	159	189	191	875	218

The extent of your benefits covered under your health plan

	Main Source of Coverage					
	Employer	Spouse's employer	Insurance co. or marketplace	Medicare	Medicaid	
Very satisfied	40%	42%	31%	22%	48%	52%
Somewhat satisfied	36%	37%	40%	42%	32%	24%
Somewhat dissatisfied	11%	10%	14%	15%	8%	10%
Very dissatisfied	8%	7%	11%	18%	5%	9%
Does not apply to plan (vol)	1%	1%	1%	0%	1%	2%
Don't know	4%	2%	3%	3%	5%	4%
Unweighted N=	1095	471	169	106	216	75

EAGLETON CENTER FOR PUBLIC INTEREST POLLING | NEW JERSEY HEALTH CARE QUALITY INSTITUTE
 HEALTHCARE COVERAGE IN NEW JERSEY: INSURANCE PLANS, INFORMED CHOICES, AND SATISFACTION IN 2018

	Party ID			Gender		Race/Ethnicity				Age				Income			
	Dem	Ind	Rep	Male	Female	White	Black	Hispanic	Other	18-29	30-49	50-64	65+	<\$50K	\$50K- \$100K-	<\$150K	\$150K+
Very satisfied	44%	36%	42%	40%	40%	44%	35%	34%	33%	38%	36%	37%	55%	41%	40%	42%	42%
Somewhat satisfied	36%	37%	34%	36%	35%	35%	36%	37%	39%	35%	36%	39%	32%	33%	39%	34%	37%
Somewhat dissatisfied	11%	11%	11%	10%	12%	10%	15%	11%	11%	8%	12%	14%	7%	13%	10%	11%	7%
Very dissatisfied	5%	10%	11%	10%	7%	7%	4%	12%	10%	8%	12%	7%	4%	9%	8%	9%	10%
Does not apply (vol)	1%	2%	0%	2%	1%	1%	3%	1%	4%	4%	1%	1%	0%	1%	2%	1%	0%
Don't know	3%	4%	2%	3%	4%	3%	7%	4%	3%	6%	4%	3%	2%	3%	2%	3%	3%
Unwt N=	419	464	202	559	536	693	107	194	74	157	352	343	243	244	346	169	193

	Education				Region				Physical Health		
	HS or Less	Some Coll	Coll Grad	Grad Work	Urban	Suburb	Exurban	Phil/ South	Shore	Excellent /Good	Only Fair/Poor
Very satisfied	38%	38%	43%	47%	40%	37%	42%	43%	43%	40%	40%
Somewhat satisfied	32%	38%	37%	37%	38%	37%	34%	37%	30%	36%	33%
Somewhat dissatisfied	13%	12%	8%	8%	10%	11%	10%	10%	13%	10%	13%
Very dissatisfied	10%	7%	10%	6%	8%	8%	8%	8%	11%	8%	10%
Does not apply (vol)	2%	1%	2%	0%	0%	2%	1%	0%	1%	1%	2%
Don't know	5%	5%	1%	2%	4%	4%	5%	2%	2%	4%	2%
Unwt N=	242	312	331	204	171	385	159	189	191	875	218

The specific doctors, hospitals, and prescription drugs available to you

		Main Source of Coverage				
		Insurance				
		Spouse's		co. or		
		Employer	employer	marketplace	Medicare	Medicaid
Very satisfied	44%	45%	37%	34%	52%	44%
Somewhat satisfied	36%	38%	44%	37%	27%	32%
Somewhat dissatisfied	8%	6%	11%	13%	7%	11%
Very dissatisfied	7%	6%	4%	12%	9%	10%
Does not apply to plan (vol)	2%	2%	1%	0%	1%	2%
Don't know	3%	3%	2%	5%	3%	2%
Unweighted N=	1095	471	169	106	216	75

	Party ID			Gender		Race/Ethnicity				Age				Income			
	Dem	Ind	Rep	Male	Female	White	Black	Hispanic	Other	18-29	30-49	50-64	65+	<\$50K	<\$100K	<\$150K	\$150K+
Very satisfied	45%	41%	50%	45%	43%	48%	35%	39%	40%	38%	39%	41%	62%	43%	45%	42%	52%
Somewhat satisfied	37%	36%	34%	35%	37%	36%	38%	38%	31%	38%	37%	41%	26%	32%	39%	39%	31%
Somewhat dissatisfied	9%	8%	7%	7%	9%	7%	8%	9%	16%	7%	9%	9%	6%	11%	7%	5%	10%
Very dissatisfied	4%	10%	5%	7%	7%	6%	8%	10%	8%	6%	9%	7%	5%	11%	5%	9%	4%
Does not apply (vol)	1%	2%	1%	2%	1%	2%	1%	1%	3%	5%	1%	1%	0%	1%	2%	1%	1%
Don't know	4%	3%	2%	3%	4%	2%	9%	4%	3%	6%	4%	2%	2%	3%	3%	3%	2%
Unwt N=	419	464	202	559	536	693	107	194	74	157	352	343	243	244	346	169	193

	Education				Region				Physical Health		
	HS or Less	Some Coll	Coll Grad	Grad Work	Urban	Suburb	Exurban	Phil/ South Shore	Excellent /Good	Only Fair/Poor	
Very satisfied	40%	39%	51%	53%	40%	43%	45%	48%	46%	45%	40%
Somewhat satisfied	37%	38%	35%	33%	39%	39%	33%	34%	33%	37%	33%
Somewhat dissatisfied	9%	10%	5%	6%	11%	7%	6%	8%	8%	8%	10%
Very dissatisfied	7%	9%	7%	4%	7%	6%	8%	7%	8%	6%	11%
Does not apply (vol)	3%	1%	1%	1%	0%	2%	1%	1%	2%	1%	4%
Don't know	5%	3%	1%	3%	2%	3%	7%	2%	3%	4%	2%
Unwt N=	242	312	331	204	171	385	159	189	191	875	218

Q. Of the following, what is the MAIN reason you picked your current health insurance plan?

		Main Source of Coverage				
		Employer	Spouse's employer	Insurance co. or marketplace	Medicare	Medicaid
Cost of your monthly insurance premium	10%	8%	7%	33%	10%	3%
Out-of-pocket costs, including your co-pays and deductibles	10%	13%	11%	9%	7%	12%
Extent of your benefits covered under your health plan	12%	12%	17%	9%	12%	7%
Specific doctors, hospitals, and prescription drugs available to you	11%	9%	12%	10%	12%	16%
It was the same plan you had last year	33%	34%	30%	25%	38%	38%
Something else	6%	4%	2%	7%	8%	5%
Don't know (vol)	4%	2%	5%	5%	3%	3%
It was the only plan offered to you (vol)	15%	18%	16%	2%	10%	15%
Unweighted N=	1104	472	169	106	216	75

	Party ID			Gender		Race/Ethnicity				Age				Income			
	Dem	Ind	Rep	Male	Female	White	Black	Hispanic	Other	18-29	30-49	50-64	65+	<\$50K	<\$100K	<\$150K	\$150K+
Monthly premium	9%	10%	13%	11%	9%	10%	8%	9%	10%	8%	13%	9%	8%	10%	9%	13%	10%
Out-of-pocket costs	12%	10%	7%	11%	9%	9%	15%	9%	13%	8%	14%	9%	8%	11%	10%	14%	10%
Extent of your benefits	13%	10%	15%	10%	14%	14%	10%	11%	6%	11%	12%	14%	10%	8%	13%	12%	18%
Specific doctors, etc.	11%	10%	11%	8%	13%	11%	7%	11%	12%	8%	9%	13%	11%	11%	11%	14%	7%
Same plan as last year	32%	33%	34%	34%	31%	31%	36%	33%	39%	28%	28%	34%	41%	36%	34%	25%	32%
Something else	5%	6%	6%	7%	5%	7%	4%	6%	2%	12%	4%	3%	7%	8%	5%	4%	3%
Don't know (vol)	5%	3%	2%	4%	4%	4%	6%	3%	4%	8%	4%	2%	4%	3%	2%	4%	6%
Only plan offered (vol)	14%	17%	11%	15%	15%	15%	13%	17%	14%	17%	16%	15%	11%	13%	17%	15%	14%
Unwt N=	424	467	204	563	541	703	108	192	74	160	354	345	245	243	350	171	195

	Education				Region				Physical Health		
	HS or Less	Some Coll	Coll Grad	Grad Work	Urban	Suburb	Exurban	Phil/South	Shore	Excellent /Good	Only Fair/Poor
Monthly premium	9%	8%	12%	9%	9%	9%	9%	11%	11%	11%	6%
Out-of-pocket costs	11%	9%	13%	8%	12%	9%	9%	12%	11%	10%	12%
Extent of your benefits	10%	11%	11%	19%	12%	13%	11%	16%	6%	12%	12%
Specific doctors, etc.	10%	11%	10%	12%	10%	11%	12%	5%	14%	11%	11%
Same plan as last year	31%	37%	31%	31%	35%	31%	34%	34%	31%	33%	32%
Something else	6%	7%	6%	2%	6%	6%	4%	5%	8%	5%	8%
Don't know (vol)	7%	2%	3%	3%	2%	4%	7%	5%	3%	4%	6%
Only plan offered (vol)	16%	14%	14%	15%	13%	16%	14%	13%	16%	15%	14%
Unwt N=	243	315	336	204	171	387	161	192	193	883	219

Methodology

The Rutgers-Eagleton Poll was conducted by telephone using live callers Nov. 15-27, 2017 with a scientifically selected random sample of 1,203 New Jersey adults, 18 or older. Respondents within a household are selected by asking randomly for the youngest adult male or female currently available. If the named gender is not available, the youngest adult of the other gender is interviewed. The poll was available in Spanish for respondents who requested it. This telephone poll included 516 landline and 687 cell phone adults, all acquired through random digit dialing. Distribution of household phone use in this sample is:

Cell Only:	31%
Dual Use, Reached on Cell:	26%
Dual Use, Reached on LL:	41%
Landline Only:	2%

The data were weighted to be representative of New Jersey adults. The weighting balanced sample demographics to population parameters. The sample is balanced to match parameters for sex, age, education, race/ethnicity, region, and phone use. The sex, age, education and race/ethnicity parameters were derived from 2015 American Community Survey PUMS data. The region parameter was derived from 2011-2015 American Community Survey 5-Year Estimates based on total population. The phone use parameter derived from estimates provided by the National Health Interview Survey Early Release Program.¹²³ Weighting was done in two stages. The first stage of weighting corrected for different probabilities of selection associated with the number of adults in each household and each respondent's telephone usage patterns. This weighting also adjusts for the overlapping landline and cell sample frames and the relative sizes of each frame and each sample. The second stage of weighting balanced

¹ NCHS, National Health Interview Survey, 2011–2015; U.S. Census Bureau, American Community Survey, 2010–2014; and infoUSA.com consumer database, 2011–2015.

² Blumberg SJ, Luke JV. Wireless substitution: Early release of estimates from the National Health Interview Survey, July–December 2014. National Center for Health Statistics. June 2015.

³ Blumberg SJ, Luke JV. Wireless substitution: Early release of estimates from the National Health Interview Survey, July–December 2016. National Center for Health Statistics. May 2017.

sample demographics to match target population parameters. Weights were trimmed at the 3rd and 97th percentile to prevent individual interviews from having too much influence on the final results. The use of these weights in statistical analysis ensures that the demographic characteristics of the sample closely approximate the demographic characteristics of the target population.

All surveys are subject to sampling error, which is the expected probable difference between interviewing everyone in a population versus a scientific sampling drawn from that population. Sampling error should be adjusted to recognize the effect of weighting the data to better match the population. In this poll, the simple sampling error for 1,203 New Jersey adults is +/-2.8 percentage points at a 95 percent confidence interval. The design effect is 1.14, making the adjusted margin of error +/- 3.0 percentage points. Thus if 50 percent of New Jersey adults in this sample favor a particular position, we would be 95 percent sure that the true figure is between 47 and 53 percent (50 +/- 3.0) if all New Jersey adults had been interviewed, rather than just a sample. Sampling error does not take into account other sources of variation inherent in public opinion studies, such as non-response, question wording, or context effects.

This Rutgers-Eagleton Poll was fielded by Braun Research, Inc. The questionnaire was developed and all data analyses were completed in house by the Eagleton Center for Public Interest Polling (ECPIP). Dr. Cliff Zukin, Professor Emeritus of Political Science and Public Policy and Senior Survey Advisor to ECPIP, assisted with this questionnaire and analysis. Will Young assisted with analysis and preparation of this report. The Rutgers-Eagleton Poll is paid for and sponsored by the Eagleton Institute of Politics at Rutgers, The State University of New Jersey, a non-partisan academic center for the study of politics and the political process. Questions regarding health insurance coverage were commissioned and paid for by New Jersey Health Care Quality Institute. Full questionnaires are available on request, and can also be accessed through our archives at eagletonpoll.rutgers.edu. For more information, please contact poll@eagleton.rutgers.edu.

**Weighted Sample Characteristics
1,203 New Jersey Adults**

Male	49%	Democrat	39%	18-34	27%	HS or Less	34%	White	59%
Female	51%	Independent	43%	35-49	24%	Some College	30%	Black	12%
		Republican	18%	50-64	30%	College Grad	22%	Hispanic	18%
				65+	20%	Grad Work	14%	Other	10%