



# Pivot Health

---

Member Satisfaction Survey

November, 2020



# Overview & Background

- As part of their ongoing member satisfaction efforts, in November, 2020, Pivot Health conducted a satisfaction survey.
- 446 members across 35 states completed the survey.
- Members were incentivized \$5 for their time.

# Demographics

## Education



**83%**

At least some college

## Gender



**44% / 53%**

Male / Female

## Political Affiliation



Democrat / Liberal **25%**



Republican / Conservative **37%**



No Party / Independent **37%**

## Age



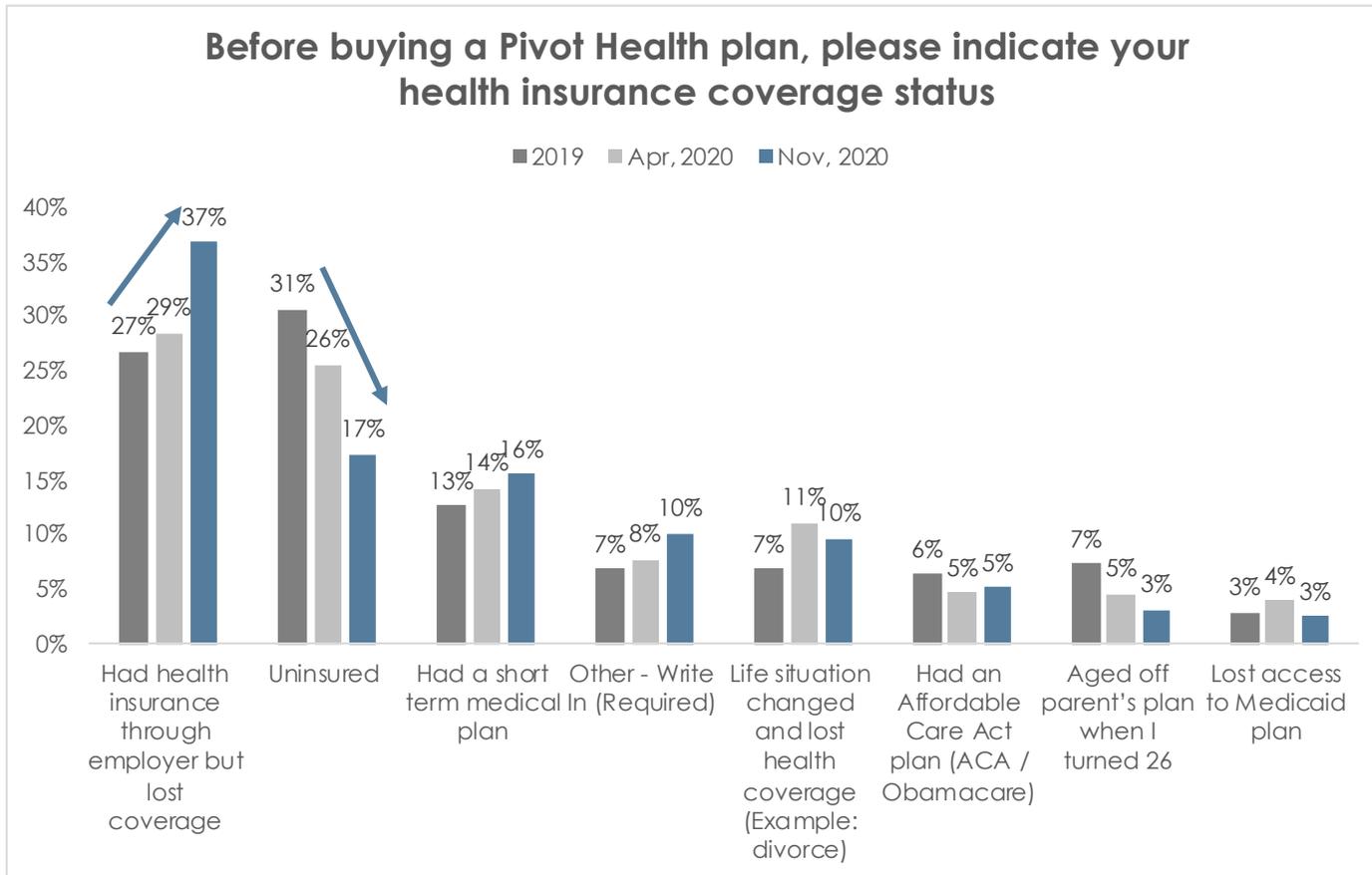
18 – 24	<b>9%</b>
25 – 34	<b>21%</b>
35 – 44	<b>16%</b>
45 – 54	<b>20%</b>
55 – 64	<b>34%</b>

## Income



< \$25k	<b>14%</b>
\$25k - \$35k	<b>11%</b>
\$35k - \$50k	<b>14%</b>
\$50k - \$75k	<b>22%</b>
\$75k - \$100k	<b>16%</b>
\$100k - \$125k	<b>12%</b>
\$125k - \$150k	<b>7%</b>
> \$150k	<b>5%</b>

# Findings



**80%** of the people who lost employer coverage did not choose COBRA because of the cost. (Up from 75% in April, 2020).

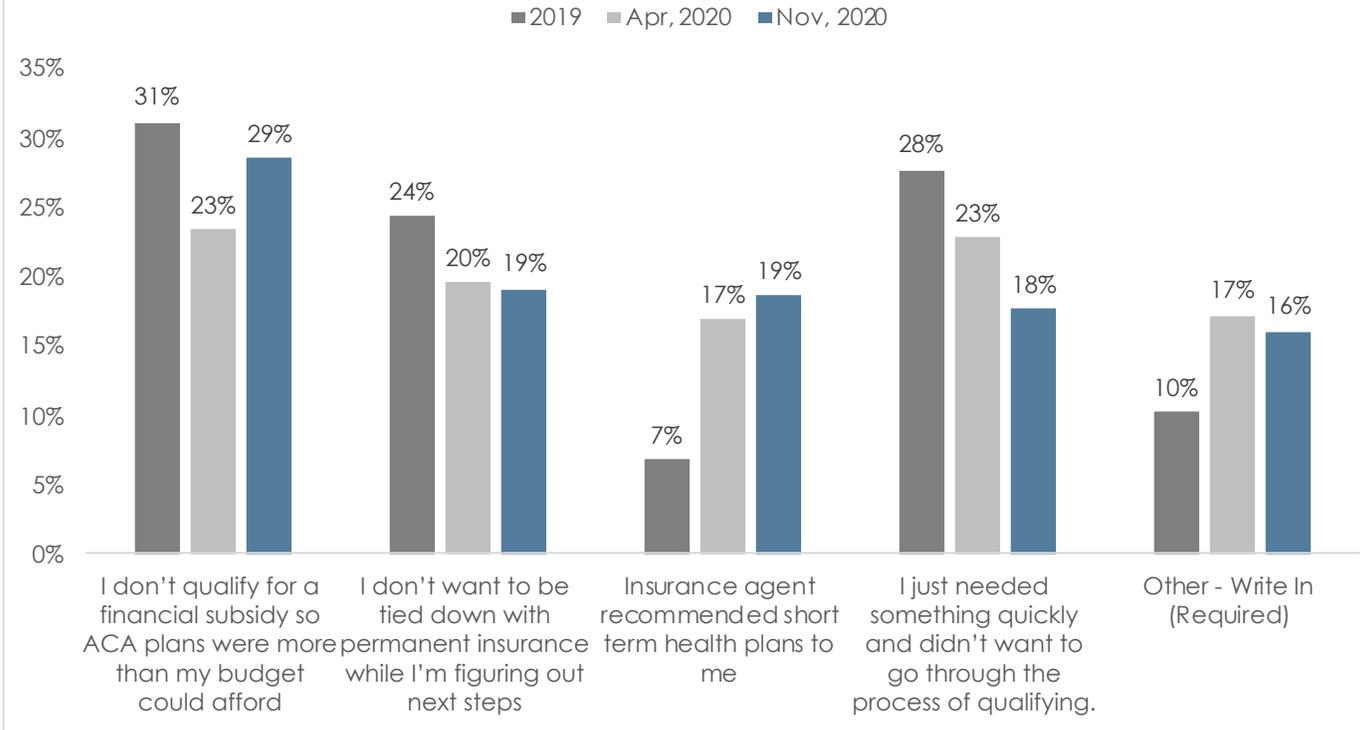


**53%** of the those who were uninsured prior to purchasing a Pivot plan have had an individual health plan in the past. (52% in April, 2020)

Similar to previous surveys, over half (54%) of members either lost employer coverage or were uninsured prior to purchasing a Pivot Health plan.

Over time, we're seeing a larger proportion of members who lost employer coverage and a smaller proportion of members who were uninsured prior to purchasing a Pivot Health plan.

## Why did you select a short term health plan over an ACA plan from the marketplace?



29% of members selected a short term health plan because they did not qualify for a subsidy. This is up 6 percentage points from April, 2020.

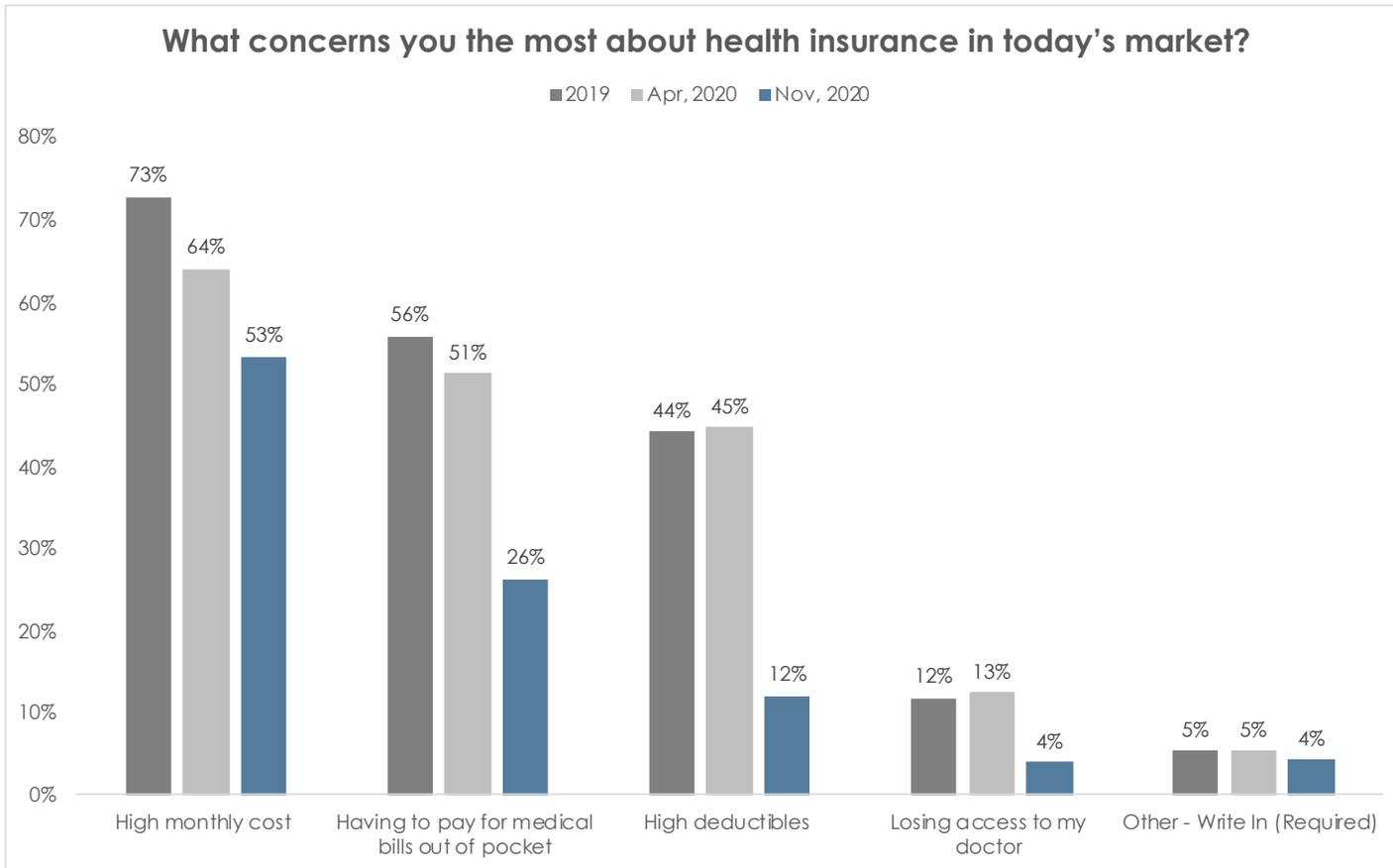
Over time, the process of qualifying appears to be less of a barrier to members. In 2019, 28% of people cited it as the reason why they didn't choose an ACA plan; now the percent is only 18%.



“The ACA insurance we had for a couple of months, didn't cover anything. We do not have the extra cash flow to be paying out of pocket.”

“As a self employed family that is very healthy, the monthly premiums from ACA have more than doubled and I find it insulting and unreasonable. We pay a lot in taxes being self employed and paying more in insurance we hardly use is painful.”

“The ACA is too expensive and we do not get subsidy. I am 2 1/2 years away from getting Medicare, so decided to get some coverage since we cannot afford to have NO Coverage for Medical or health issues.”



“High costs make customers reject insurance. Especially when the customer has no problems and barely see a doctor during the year.

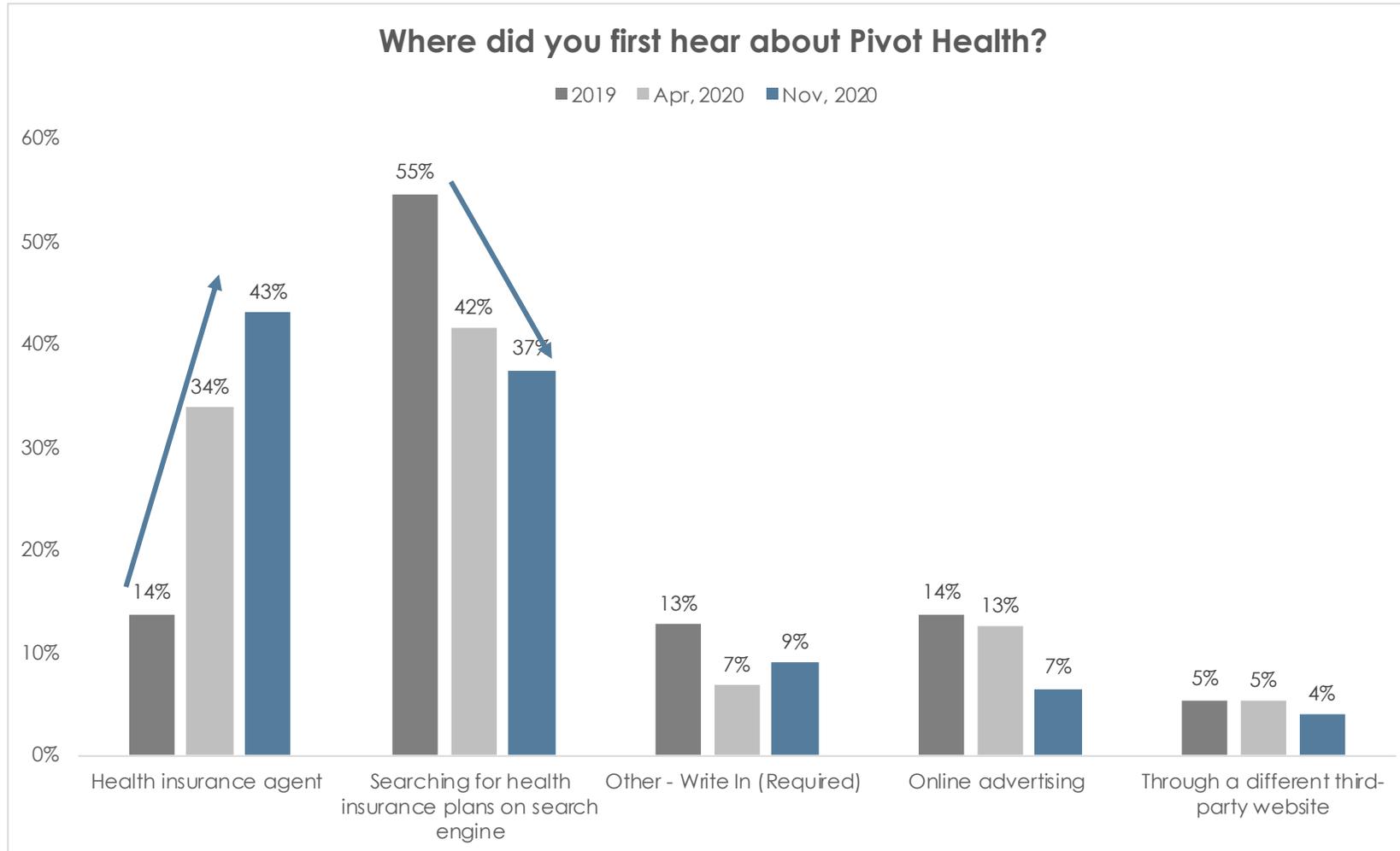
“Sometimes the deductibles seem like your paying for the whole thing. So why do you pay a premium?”

“Medical care is criminally expensive in this country, and so is good health insurance without getting it through an employer.”

Monthly cost remains the #1 concern for Pivot Health members.

*NOTE: November, 2020 was the first time that members could only make ONE selection on this question. The sharp downward trend you see over time is due to a change in the survey, not due to a true change in member perception.*

Over time, health insurance agents are increasingly responsible for informing members about Pivot Health as an insurance option.



# Member Satisfaction

Was Pivot Health  
recommended to you by  
friends or family?

**14%**  
Yes

Would you recommend  
short-term health insurance  
to your friends and family

**87%**  
Yes

How satisfied are you with your short-term health coverage?

**4 / 5**

# Short-Term Insurance Considerations

Are you comfortable with the trade-off of fewer benefits for a lower cost by not having an Affordable Care Act (ACA / Obamacare) plan?



52%  
Yes



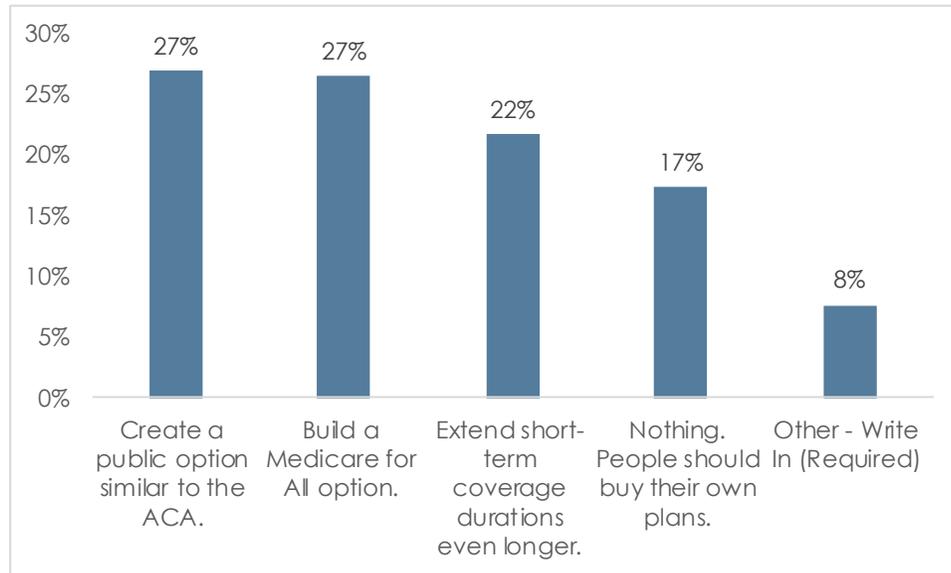
54% of people with some college, versus 42% of people without

It is possible that short-term health insurance plans could be limited to 90 days by the federal government. Should short-term health plans be limited to 3 months?



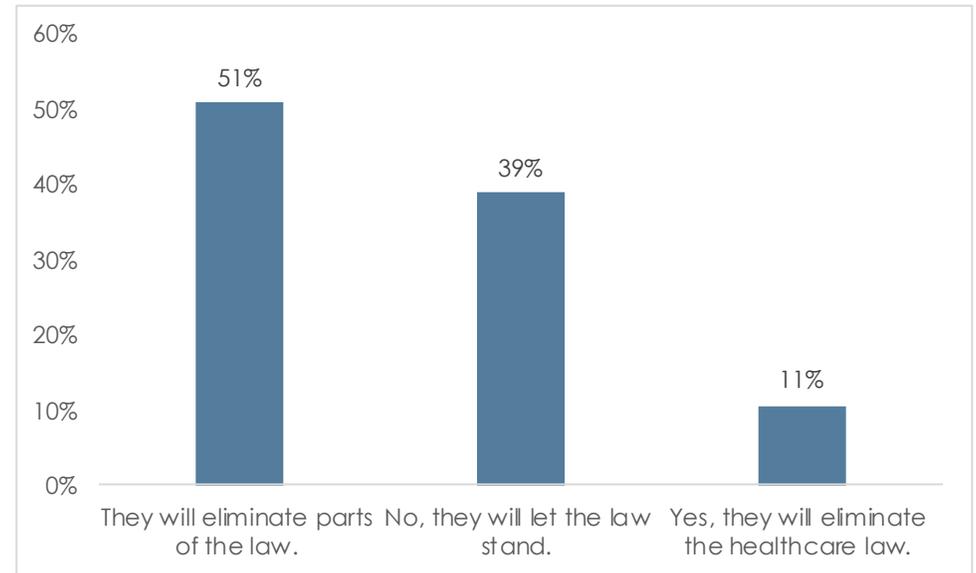
75%  
No

## The U.S. Supreme Court has begun hearing arguments to eliminate the Affordable Care Act (ACA / Obamacare). If ACA plans go away, what do you think the federal government should do?



54% of Pivot Health members believe that the ACA should be replaced with another option with a similar coverage level, if the ACA goes away.  
22% believe that short term plan durations should be extended.

## Do you think the Supreme Court will rule to overturn the Affordable Care Act (ACA / Obamacare)?



Only 11% of Pivot Health members believe the ACA will be fully eliminated..



# Pivot Health

---

Member Satisfaction Survey

November, 2020

