



Perceptions of Health and Dental Insurance Products and Services Across Diverse U.S. Populations

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Background, Report Structure, and Subpopulation Definitions

The Society of Actuaries Research Institute engaged a market research firm to conduct a survey to assess perceptions of insurance and retirement products and services across diverse U.S. subpopulations. In late 2022, survey respondents were asked a series of questions about each of four lines of insurance and retirement products and services:

- Life insurance
- Health/dental insurance
- Property/casualty insurance
- Retirement

This report shows the survey results for health insurance products and services. Separate reports show results for each of the other product lines. An appendix in a separate document shows a demographic overview or respondents as well as the survey questions and response options.

Please note the following regarding the subpopulations included in this study:

- Generations: respondents were asked their age, and the market research firm derived generations as follows for this study:
 - o Gen Z: ages 18-25
 - o Millennials: ages 26-41
 - o Gen X: ages 42-57
 - o Boomers+
 - Boomers: ages 58-76
 - Silent Generation: ages 77-94
 - Greatest Generation: ages 95+
- Children at home: Households with children aged 18 or younger living primarily in the household. All other households are categorized as "no children at home."
- Employed and unemployed: Retired respondents appear to be categorized as unemployed. Students were categorized separately from employed and unemployed, but the number of respondents was too small to show results.
- Sex and gender: Respondents were asked to identify both their sex (a biological concept, typically based on the reproductive organs present at birth) and their gender (a social concept referring to the way that people present themselves to others). Consequently, results for subpopulations defined by sex are shown separately from those for subpopulations defined by gender. Responses were very similar but not always identical for a given sex and corresponding gender. However, for simplicity, only results for gender are discussed. Note that the number of respondents who identified as a sex other than male or female, as well as those who identified as a gender other than man or woman, was insufficient to show results.
- Immigrant acculturation: the market research firm derived acculturation level based on responses to a few questions. Acculturation to American culture is categorized on a continuum from acculturated to bicultural to unacculturated.

Executive Summary

The survey reveals that knowledge, awareness, and ownership of health/dental insurance vary significantly among different subpopulations.

Over half of survey respondents (56%) felt knowledgeable about health/dental insurance. Knowledge varied significantly among subpopulations, with higher rates than their counterparts among Millennials, Boomers+, married/partnered individuals, college graduates, higher income earners, suburbanites/urbanites, bicultural immigrants, and non-LGBTQ+ respondents.

Approximately half of the survey respondents receive health/dental insurance through work, with significant differences among subpopulations. Non-Hispanic Asians, married/partnered respondents, high-income earners, and non-LGBTQ+ respondents are more likely to have work-based insurance. Non-Hispanic whites, Hispanics/Latinos, Gen Z, single respondents, lower-income earners, and LGBTQ+ respondents are less likely to have work-based insurance.

Most survey respondents find health/dental insurance accessible and familiar, with less than a third worrying about denial of coverage. However, significant differences exist among subpopulations. Gen Z, singles, lower-income earners, LGBTQ+ respondents, and unacculturated immigrants report less accessibility and familiarity. Concerns about denial of coverage are higher among Gen Z, respondents with kids at home, Hispanics/Latinos, those who identify as LGBTQ+, and respondents with a disability.

Overall, most respondents were motivated to purchase health/dental insurance, with the top two motivations being keeping healthy and keeping medical expenses manageable. All subpopulations cited these as their top two motivations except for bicultural immigrants, who most frequently identified keeping healthy and keeping medical expenses manageable. Motivation levels varied across demographic-based categories of subpopulations in expected ways: older people, married/partnered people, and people with kids at home were more motivated than their counterparts. However, the only identity-based subpopulation that saw statistically significant differences was the acculturation level of immigrants. Acculturated and bicultural immigrants found each of the reasons more motivating than unacculturated immigrants.

The study revealed significant differences in the factors that reduce interest in purchasing health/dental insurance. The most frequently cited factors across the general population were that health/dental insurance is too expensive and is irrelevant. However, responses varied within subpopulations defined by generation, race/ethnicity, cultural assimilation, sex or gender, LBGTQ+ identification, and disability status. Non-Hispanic Asians and non-Hispanic whites were more likely than non-Hispanic Blacks and Hispanics/Latinos to say health/dental insurance is too expensive, only about one-third of bicultural and unacculturated immigrants report that health/dental insurance is too expensive, and disability say it's too expensive, compared to about 40% of those with a disability.

The most frequently noted sources of information about health/dental insurance across all respondents are the insurance company or agent (36%), the benefits department at work (31%), and family (27%). However, unacculturated immigrants and Hispanics/Latinos most frequently cited media sources (47% and 33%, respectively), whereas bicultural immigrants and Gen Z noted family most often (40% and 38%, respectively).

A majority of respondents found that health/dental insurance was personally relevant (69%), allowed them to use their preferred providers (67%), was provided by trustworthy organizations (64%), and made it easy to get the care that they need (64%). In general, respondents who were older, had higher incomes, graduated from college, were in a committed relationship, or did not identify as LGBTQ+ viewed health/dental insurance more positively than their

counterparts. Overall, those who earned at least \$100,000, had graduated from college, were in a committed relationship, or were Baby Boomers or older tended to perceive health/dental insurance most favorably, while those who identify as LGBTQ+, those who earned less than \$50,000, and Gen Z tended to view it least favorably.



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Knowledge

How knowledgeable do you feel about health/dental insurance?

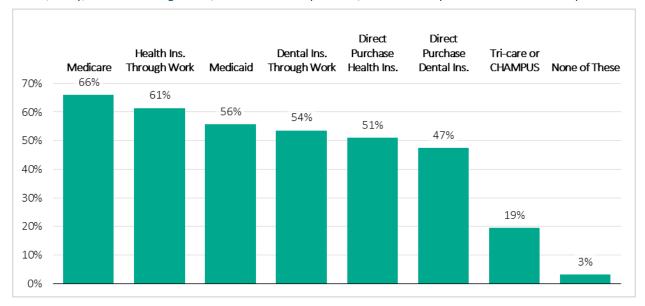
	Extremely or Moderately	Somewhat	Slightly or Not At All
General Population	56%	279	<mark>%</mark> 17%
Gen Z	49%	25%	26%
Millennials	60%	23	% 17%
Gen X	50%	27%	23%
Boomers +	57%	259	<mark>%</mark> 18%
Married/Partnered	65%	2	22% 13%
Single	50%	25%	25%
Kids at home	60%		5% 15%
No kids at home	61%		4% 15%
Not college grad	50%	28%	22%
College grad	64%	2	2 <mark>5%</mark> 11%
Employed	59%	26	% 15%
Unemployed	56%	289	<mark>%</mark> 16%
< \$50,000	38%	34%	28%
\$50,000-\$99,999	61%		4% 15%
\$100,000+	72%		21% 7%
¢100,000	121	5	21/0 //0
Urban	58%	26	<mark>%</mark> 16%
Suburban	61%	2	<mark>6%</mark> 13%
Rural	47%	27%	26%
Hispanic/Latino	53%	22%	25%
Non-Hisp. Asian	60%		9% 11%
Non-Hisp. Black	54%	29%	
Non-Hisp. white	58%	297	
Non-msp. white	3870	20	70 1070
Acculturated imm.	50%	25%	25%
Bicultural immigrant	59%	25	<mark>%</mark> 16%
Unacculturated imm.	42%	13%	45%
Female	57%	28	<mark>%</mark> 15%
Male	60%	23	
Women	58%	27	
Men	58%	239	
		207	
LGBTQ+	48%	30%	22%
Non-LGBTQ+	60%		5% 14%
With Disability	54%	24%	
Without Disability	59%	- 28	3% 13%

A little more than half of survey respondents consider themselves knowledgeable about health/dental insurance, but there are some statistically significant differences within subpopulations:

- About 60% of Millennials and Boomers+ consider themselves knowledgeable, compared to about 50% of Gen Z and Gen X.
- 65% of married/partnered respondents feel knowledgeable, in contrast to 50% of singles.
- 64% of those who graduated from college said they're knowledgeable, compared to 50% of those who have not graduated from college.
- 72% of respondents with income of at least \$100,000 feel knowledgeable compared to 61% of those earning \$50,000-\$99,999 and 38% of those with income less than \$50,000.
- Approximately 60% of suburbanites and urbanites consider themselves knowledgeable, in contrast to 47% of those living in rural areas.
- There are no statistically significant differences in agreement by race and ethnicity.
- 59% of bicultural immigrants feel knowledgeable, compared to 42% of unacculturated immigrants.
- 60% of non-LGBTQ+ respondents believe they're knowledgeable, vs. 48% of those who identify as LGBTQ+.
- Groups that were more likely to cite little to no knowledge than others in their category are Gen Z, singles, those who have not graduated from college, those with income less than \$50,000, Hispanics/Latinos, and unacculturated immigrants.

Awareness

More respondents were aware of Medicare (66%) than any of the other health and dental products asked about, followed by health insurance through an employer or union (61%). Only 3% of respondents were not aware of any of the seven products asked about.





Across demographic subpopulations, responses varied most by generation. Older generations were typically more likely to be familiar with a given product than younger generations, especially Gen Z. People who do not have kids at home and those with higher incomes were also generally more likely to be aware of a product than respondents with kids at home or those with lower incomes. Unemployed respondents were more likely than employed respondents to say they had heard of Medicare (77% vs. 55%), Medicaid (62% vs. 51%), and direct-purchase dental insurance (53% vs. 42%).

Across identity-based subpopulations, non-Hispanic whites were more aware of nearly all products than any other racial/ethnic group, especially Hispanics/Latinos. The exception is employer-based dental insurance, of which 66% of non-Hispanic Asians were aware, compared to 59% of non-Hispanic whites and 50% of non-Hispanic Blacks, compared to 42% of Hispanic Latinos.

- 73% of non-Hispanic whites were aware of Medicare compared to 62% of non-Hispanic Asians, 58% of non-Hispanic Blacks, and 52% of Hispanics/Latinos. The difference between non-Hispanic Asians and Hispanics/Latinos was also statistically significantly different.
- 69% of non-Hispanic whites and 66% of non-Hispanic Asians had heard of health insurance through an employer or union in contrast to 51% of non-Hispanic Blacks and 45% of Hispanics/Latinos.
- 61% of non-Hispanic whites compared to 51% of Hispanics/Latinos said they were aware of Medicaid.
- 58% of non-Hispanic whites and 53% of non-Hispanic Asians had heard of directly purchased health insurance in contrast to 40% of Hispanics/Latinos and non-Hispanic Blacks.
- 49% of non-Hispanic whites were aware of directly purchased dental insurance compared to 37% of Hispanics/Latinos.
- 22% of non-Hispanic whites had heard of Tri-care or CHAMPUS in contrast to 14% of Hispanics/Latinos and 11% of non-Hispanic Blacks.

Acculturation levels of immigrants also played a role in awareness of health/dental insurance products. In general, those who identify as acculturated or bicultural were more aware than those who identify as unacculturated. Among all of the subpopulations studied, only unacculturated immigrants had more than 10% who had not heard of any of these health/dental insurance products.

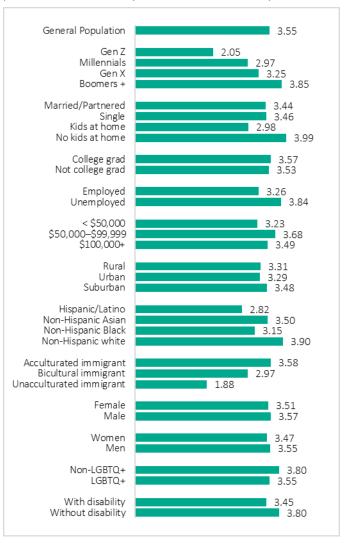
Please refer to the appendix for responses of each subpopulation.

On average, respondents had heard of 3.55 of the 7 health/dental insurance products/services that the survey asked about. By subpopulation, here are the statistically significant differences in the average number heard of:

- The oldest generation, Boomers +, had heard of an average 3.9 products/services, compared to 3.3 and 3.0 for Gen X and Millennials (the difference between Gen X and Millennials is not statistically significant), and 2.1 for Gen Z.
- Respondents with children high school age or younger at home had heard of 4.0 products/services on average, vs. 3.0 for those who do not have high school age or younger children at home.
- Unemployed respondents had heard of an average of 3.8 products/services, compared to 3.3 for employed respondents.
- Non-Hispanic whites had heard of on average 3.9 products/services, vs. 3.1 and 2.8 for Non-Hispanic Blacks and Hispanics/Latinos, respectively.
- Non-Hispanic Asians had heard of an average of 3.5 products/services, compared to 2.8 for Hispanics/Latinos.
- Acculturated immigrants had heard of an average of 3.6 products/services, compared to 3.0 for bicultural immigrants and 1.9 for unacculturated immigrants.

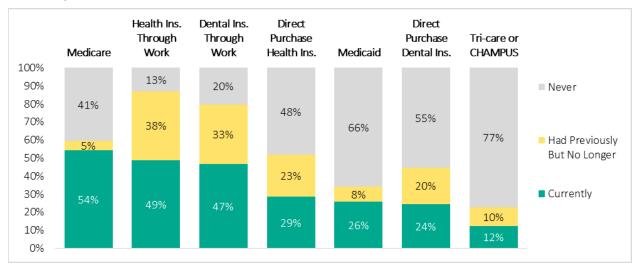
Average Number Heard Of

Which, if any, of the following health/dental insurance products/services have you heard of before today?



Ownership

To what extent have you contributed to or participated in or purchased each of the following health/dental insurance products?



Roughly half of the respondents currently get health or dental insurance through work, and another third used to get their insurance through work but no longer do. About one-quarter of respondents directly purchase their health or dental insurance. While 54% of respondents said they currently contribute to or participate in Medicare, fewer than 45% of respondents were Medicare-eligible. It appears that some but not all employed, not-yet-Medicare-eligible respondents interpreted their FICA or SECA taxes as contributions to Medicare. It is also not clear how respondents responded with respect to contributions via taxes to Medicaid.

Statistically significant differences between subpopulations include:

- 47% of Gen Z currently contribute to or participate in Medicaid, compared to 28% of Gen X and only 23% of Boomers+. And 38% of Gen Z currently contribute to or participate in Tri-care or CHAMPUS, compared to about 12% each of Millennials, Gen X, and Boomers+. And 22% of Gen Z have never had work-based health insurance, compared to 11% of Boomers+.
- Boomers+ (71%) are much more likely than Millennials (50%) and Gen Z (32%) to report never having contributed to or participating in Medicaid. And 47% of Boomers+ report never having purchased health insurance directly, compared to 35% of Millennials.
- While 56% of married or partnered respondents currently get health insurance through work and 54% currently get dental insurance through work, only 38% of single respondents get health insurance and 25% get dental insurance through work. Single respondents are also much more likely to never have gotten health (20%) or dental (29%) insurance through work than are married/partnered respondents (10% for health, 13% for dental).
- Not surprisingly, all three younger generations are much more likely than Boomers+ to get health insurance through work, and both Millennials and Gen X are much more likely than Boomers+ to get dental insurance through work.
- The survey indicates varied sources of health and dental insurance among respondents with different income levels. While nearly three-quarters of respondents earning \$100,000 or more currently get their health (74%) or dental (73%) through work, a bit more than half of those earning \$50,000-\$99,999 do (59% for health and 56% for dental). Of those earning less than \$50,000, 25% get health insurance through work and 18% get dental insurance through their employers.

- Respondents earning \$100,000 or more are much more likely to have directly purchased dental insurance (37%) than either of the other two income levels (22% for \$50,000–\$99,999 and 18% for less than \$50,000).
- While 40% of rural respondents indicated current contribution to or participation in Medicaid, 25% of urbanites and 22% or suburbanites indicated the same.
- Non-Hispanic Asians are much more likely than other racial/ethnic groups to currently get their health and dental insurance through work. For health insurance, 74% of non-Hispanic Asians get it through work, compared to 53% of Hispanics/Latinos and 47% of non-Hispanic Blacks and non-Hispanic whites.
- While 22%, 21%, and 19% of non-Hispanic Blacks, non-Hispanic whites, and Hispanics/Latinos, respectively, have never had work-based dental insurance, only 9% of non-Hispanic Asians have never had it. When it comes to work-based health insurance, 20% of non-Hispanic Blacks and 15% of Hispanics/Latinos have never had it, compared to only 6% of non-Hispanic Asians.
- Hispanics/Latinos are more likely (39%) to have directly purchased health insurance compared to 26% of each non-Hispanic Asians and non-Hispanic Blacks.
- 38% of Hispanics/Latinos report currently contributing to or participating in Medicaid, compared to 22% of non-Hispanic whites and 15% of non-Hispanic Asians. While 75% of non-Hispanic Asians and 71% of non-Hispanic whites report never having contributed to or participated in Medicaid, only 50% of Hispanics/Latinos and 27% of non-Hispanic Blacks indicate the same.
- While 53% of non-Hispanic whites indicate currently contributing to or participating in Medicare, only 38% of Hispanics/Latinos report the same.
- Nearly half of respondents who do not identify as LGBTQ+ currently have health (49%) or dental (26%) insurance through work, compared to 32% and 31%, respectively, of those who identify as LGBTQ+. While 39% of LGBTQ+ respondents indicate currently contributing to or participating in Medicaid, only 23% of non-LGBTQ+ respondents do. And 70% of non-LGBTQ+ respondents have never contributed to or participated in Medicaid, compared to 42% of LGBTQ+ respondents.
- 61% of females and women say they have never directly purchased dental insurance, compared to 46% of males and men.
- While 69% of persons without a disability have never contributed to or participated in Medicaid, only 44% of persons with a disability report the same.

The differences in percentages of employed and unemployed respondents who currently contribute to or participate in Medicaid, 22% and 28%, respectively, is not statistically significant.

Accessibility

Thinking about health/dental insurance products and services overall, how strongly do you agree or disagree that each of the following statements describes you?

	Strongly or Somewhat Agree	Neither Agree Nor Disagree	Stro Somewh	ongly o nat Dis	
I know how to get answers to my questions about different products and services	7	3%	2	20%	7%
I can access these products and services as easily as most other Americans	71	۱%	2	24%	5%
I'm familiar with the different products and services that are available	669	25%		9%	
I am eligible for my preferred products and services	65%	<u>,</u>	29%		6%
It's easy to get answers to my questions about different products and services	65%		24%		11%
The products and services I prefer are affordable	58%		22%	20	1%
I worry about being denied coverage or service	29%	29%	42	%	

Between two-thirds and three-quarters of survey respondents agree that health and dental insurance products are generally accessible and familiar, and respondents know where to go and how to get their questions answered. And less than one-third of respondents worry about being denied coverage or service. Statistically significant different responses among subpopulations include:

- While two-thirds or more of Millennials, Gen X, and Boomers+ find health/dental insurance products/services to be generally accessible and familiar, half or fewer Gen Z respondents reported the same.
- 61% of Boomers+ say that the products/services they prefer are affordable compared to only 51% of Gen X and 50% of Gen Z.
- Roughly 40% of Gen Z, Millennials, and Gen X worry about being denied coverage/service compared to only 20% of Boomers+.
- While about three-quarters of married/partnered respondents find health/dental insurance products/services to be generally accessible and familiar, two-thirds or fewer of single respondents indicated the same.
- 40% of respondents with kids at home worry about being denied coverage/service compared to 27% of those without kids at home.
- Respondents who have graduated college or have higher incomes are more likely to agree that health/dental insurance products/services are generally accessible and familiar than those who have not graduated college or earn less.
- One-third of urbanites worry about being denied coverage/service compared to one quarter of rural respondents.
- 74% of non-Hispanic whites agree but only 64% of Hispanics/Latinos agree that they can access health/dental insurance products/services as easily as most other Americans.
- 68% and 69% of non-Hispanic Blacks and whites, respectively, know how to get their questions answered compared to only 59% of Hispanics/Latinos.

- While 64% of non-Hispanic Blacks find the products/services they prefer affordable, only 56% of Hispanics/Latinos and 50% of non-Hispanic Asians indicate the same.
- Three-quarters of non-Hispanic Blacks and non-Hispanic whites feel they know how to get their questions answered compared to 64% of non-Hispanic Asians and 60% of Hispanics/Latinos.
- 42% of Hispanics/Latinos worry about being denied coverage/service compared to about 30% of each non-Hispanic Asians, non-Hispanic Blacks, and non-Hispanic whites.
- Roughly two-thirds of bicultural immigrants feel they can access products/services as easily as other Americans, are familiar with available products/services, and know how to get their questions answered. But the same is true for only half of unacculturated immigrants.
- Half of unacculturated immigrants worry about being denied coverage/service compared to only one-third of acculturated immigrants.
- Responses to each of these statements were statistically significantly different between respondents who do and do not identify as LGBTQ+. Two-thirds to three-quarters of non-LGBTQ+ respondents agree that products/services are as easily accessible as for other Americans, know how to get answers easily, are familiar with available products/services, and are eligible for preferred products/services. However, roughly 55% of LGBTQ+ respondents indicate the same. 59% of non-LGBTQ+ respondents compared to 45% of LGBTQ+ respondents say they are eligible for their preferred products/services. And 41% of LGBTQ+ respondents worry about being denied coverage/service compared to 29% of non-LGBTQ+ respondents.
- While 43% of respondents with a disability worry about being denied coverage/services, only 24% of those without a disability have the same worry.

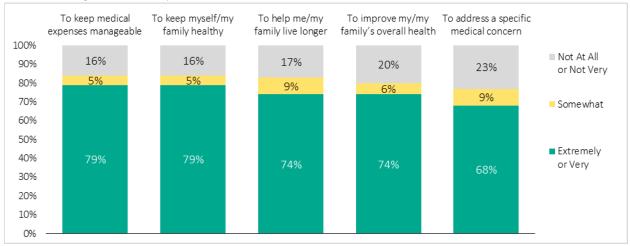
The appendix provides more detailed responses by subpopulation.

Motivations

The survey asked the extent to which each of five reasons for purchasing health/dental insurance was motivating. Overall, two-thirds to three-quarters of respondents found each reason motivating:

- To keep myself/my family healthy.
- To keep medical expenses manageable.
- To improve my/my family's overall health
- To help me/my family live longer.
- To address a specific medical concern for myself/my family.

All subpopulations except for bicultural immigrants found keeping healthy and keeping medical expenses manageable to be the two most motivating reasons to purchase health/dental insurance. Bicultural immigrants most frequently cited keeping healthy (84%) followed by addressing a specific medical concern (81%).



How motivating is a reason to purchase health/dental insurance?

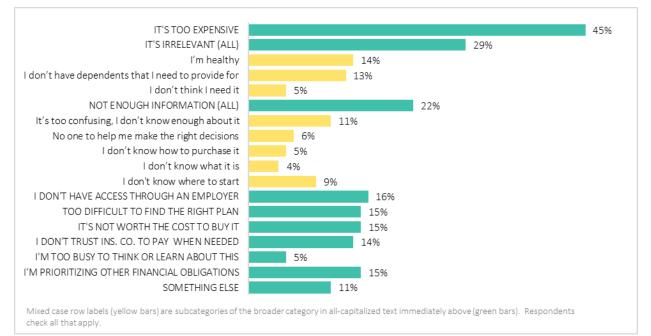
However, motivation levels vary across subpopulations; refer to the appendix for detailed responses. Statistically significant differences across subpopulations include:

- Between 70% and 80% of Millennials, Gen X, and Boomers+ were motivated by each of the reasons presented compared to roughly 60% to 70% for Gen Z.
- About 85% of married or partnered respondents were motivated by keeping medical expenses manageable and keeping themselves or their family healthy compared to about 70% of singles. About 80% of married/partnered respondents were motivated by improving their overall health and to help them live longer, while only two-thirds of singles were motivated by these reasons.
- Of respondents with kids at home, 85% were motivated by keeping their family healthy, 80% by improving the family's overall health, and 75% by addressing a specific medical concern. Corresponding percentages of those without kids at home were 76%, 70%, and 66%, respectively.
- 83% of those who graduated from college were motivated by keeping medical expenses manageable, whereas 76% of those who have not graduated from college found the same reason motivating.
- Respondents with income over \$50,000 were more motivated by each of these reasons than respondents with lower incomes.

- Differences in motivations across races and ethnicities were not statistically significant, but there were statistically significant differences across acculturation levels of immigrants. Roughly 80% of bicultural immigrants were motivated by keeping healthy, addressing a specific medical concern, keeping medical expenses manageable, and helping to live longer, whereas only two-thirds of unacculturated immigrants found these same reasons motivating. And 85% of acculturated immigrants were motivated by keeping medical expenses manageable.
- There were no statistically significant differences between sexes, genders, LGBTQ+ identities, or the presence of disability.

Barriers

Which, if any, of the following factors would reduce your interest in contributing to/participating in health/dental insurance?



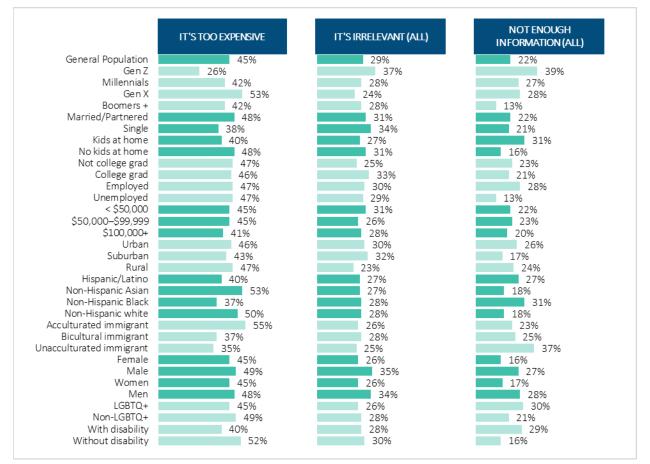
Statistically significant differences in subpopulations whose interest in contributing to or purchasing health/dental insurance would be reduced by various factors include the following (detailed data may be found in the appendix):

- Generation
 - While 39% of Gen Z were deterred by not having enough information, only 27% of Millennials and 28% of Gen X were deterred by the same, and only 13% of Boomers+ found it a deterrent.
 - 17% of Gen X said lack of access through an employer would reduce their interest compared to 11% of Millennials.
 - o 9% of Gen Z reported being too busy to think or learn about health/dental insurance compared to only 4% and 3% of Gen X and Boomers+, respectively.
- Race and Ethnicity
 - About 53% and 50%, respectively, of non-Hispanic Asians and non-Hispanic whites say that health/dental insurance is too expensive compared to 40% and 37% of Hispanics/Latinos and non-Hispanic Blacks, respectively.
 - o 31% of non-Hispanic Blacks and 27% of Hispanics/Latinos identify not having enough information as a barrier compared to 18% of each non-Hispanic Asians and non-Hispanic whites.
 - o 21% of non-Hispanic Asians say it's too difficult to find the right plan/product, whereas only 13% of non-Hispanic Blacks say the same.
 - 18% of non-Hispanic Blacks were prioritizing other financial obligations compared to 9% of non-Hispanic Asians.

- Cultural assimilation
 - Whereas 55% of acculturated immigrants report health/dental insurance is too expensive, only about 35% of bicultural and unacculturated immigrants report the same.
 - 37% of unacculturated immigrants find lack of information a deterrent compared to only about
 25% of bicultural and acculturated immigrants.
 - While 23% of unacculturated immigrants say it is too difficult to find the right plan/product, only 10% of acculturated immigrants say the same.
- 28% of men identify a lack of information as a barrier compared to 17% of women.
- 30% of respondents who identify as LGBTQ+ say a lack of information reduces their interest in health/dental insurance compared to 21% of non-LGBTQ+ respondents.
- 52% of respondents without a disability say health/dental insurance is too expensive compared to only 40% of those with a disability.
- 29% of those with a disability cite a lack of information as a barrier compared to 16% of those without a disability.

Top 3 Barriers

Which, if any, of the following factors would reduce your interest in contributing to/participating in health/dental insurance?

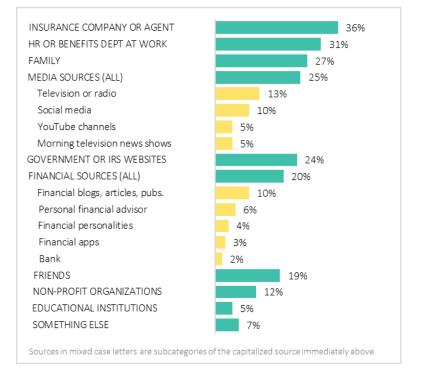


Information Sources

Survey respondents were asked where they typically get information about health and dental insurance products and services. More than any other source, respondents looked to the insurance company or agent (36%), followed by the benefits department at work (31%), and family (27%). The fourth most commonly reported source was media sources (25%) with TV or radio and social media being the most common media sources (13% and 10%, respectively).

Information Sources

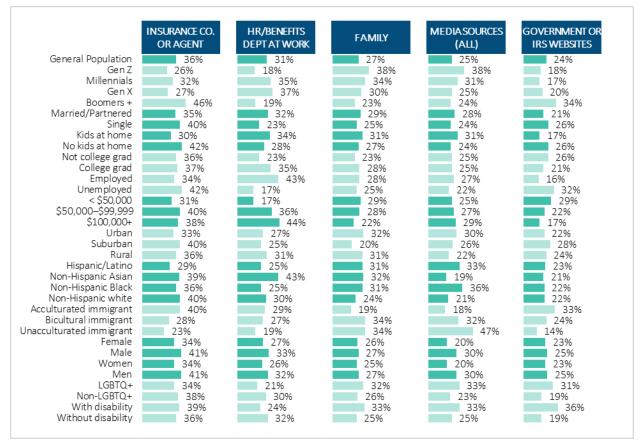
Where do you typically get your information about health/dental insurance products/services?



The study reveals significant differences in preferred sources of information for health and dental insurance across various subpopulations. Of the 33 subpopulations studied, 23 said the insurance company or agent are one of their typical sources. However, 6 subpopulations most frequently identified the benefits department at work: those earning \$100,00 or more, non-Hispanic Asians, the employed, Gen X, Millennials, and respondents with kids at home. Gen Z and bicultural immigrants most commonly cited family as a typical source, and unacculturated immigrants and Hispanics/Latinos most frequently chose media sources.

Response Detail for Top 5 Information Sources

Where do you typically get your information about health/dental insurance products/services?



Statistically significant differences in preferred sources of information about health and dental insurance products and services are highlighted by subpopulation categories below.

GENERATION

- 46% of Boomers+ typically get their information from the insurance company or agent compared to roughly 30% of Gen X, Millennials, and Gen Z.
- While 37% of Gen X and 35% of Millennials typically get their information from work, only 19% of Boomers+ and 18% of Gen Z do. This difference is likely a reflection of much smaller portions of Boomers+ and Gen Z being employed in jobs that come with health/dental insurance benefits.
- 38% of Gen Z, 24% of Millennials, and 30% of Gen X typically get information from their families, compared to only 19% of Boomers+.
- Media are a greater source of information for Gen Z and Millennials (38% and 31%, respectively) than for Gen X and Boomers+ (25% and 24%, respectively).
- One-third of Boomers+ get their information from government or IRS websites compared to one-fifth of Gen Z, Millennials, and Gen X.
- 31% of Gen Z and 27% of Millennials get information from financial sources, compared to 20% of Gen X and 19% of Boomers+.

CHILDREN, INCOME, AND URBANICITY

- 42% of respondents without kids in the household get information from an insurance company or agent, compared to 30% of those with kids in the household.
- Respondents with incomes of at least \$50,000 were more likely to get their information from work than those earning less than that (44% of those with income \$100,00 or more and 36% of those with income \$50,000-\$99,999, compared to 17% of those earning less than \$50,000).
- 24% of urban respondents get information from financial sources, compared to 16% of rural respondents.

RACE AND ETHNICITY

- 43% of non-Hispanic Asians typically get information from work, compared to 30% of non-Hispanic whites and 25% of Hispanics/Latinos and non-Hispanic Blacks.
- Roughly 40% of non-Hispanic whites and non-Hispanic Asians typically get information from an insurance company or agent, compared to 29% of Hispanics/Latinos.
- While 36% of non-Hispanic Blacks and 33% of Hispanics/Latinos get information about health/dental insurance from media sources, only 21% of non-Hispanic whites and 19% of non-Hispanic Asians do.
- Whereas 30% of non-Hispanic Asians cite friends as a typical source of information, 25% of Hispanics/Latinos cite friends, and 15% of non-Hispanic whites cite friends.
- 26% of Hispanics/Latinos get their information from financial sources, compared to 18% of non-Hispanic Asians.

CULTURAL ASSIMILATION

- While 47% of unacculturated immigrants say that media sources are a typical source of information, 32% of bicultural immigrants and only 18% of acculturated immigrants say the same.
- 34% of unacculturated immigrants cite friends as a typical source of information, compared to 16% of acculturated immigrants.
- 33% of acculturated and 24% of bicultural immigrants say they get information from government or IRS websites, compared to 14% of unacculturated immigrants.

SEX, GENDER, AND LGBTQ+ IDENTIFY

- While 30% of males and men say they get their information from media sources, only 20% of females and women say the same.
- 33% of respondents who identify as LGBTQ+ get their information from media sources, compared to 23% of those of who do not identify as LGBTQ+.
- Work is a typical source of information for 30% of non-LGBTQ+ respondents, compared to 21% of LGBTQ+ respondents.
- LGBTQ+ respondents are more likely (31%) than non-LGBTQ+ respondents (19%) to seek information from government or IRS websites.

DISABILITY PRESENCE

- 36% of respondents with a disability cite government or IRS websites as a typical source of information about health/dental insurance, compared to 19% of those without a disability.
- 27% of those with a disability compared to 15% of those without a disability get information from friends.

Perceptions

Overall results generated the following insights about health/dental insurance products/services that can help in understanding customer perceptions and identifying opportunities for improvement in these products/services.

- 69% agreed that health/dental insurance products/services are for people like them, indicating a strong personal relevance.
- 67% said that these products/services allow them to receive care from their preferred providers.
- 65% felt confident making decisions about these products/services, reflecting a significant level of understanding and comfort.
- 64% agreed that health/dental insurance is provided by trustworthy companies/organizations.
- 64% said that it's easy to get the care they need.
- 61% agreed that the products/services are designed to match their needs, indicating that a majority of respondents find the offerings suitable.
- 61% believed that the products/services make care/treatment affordable, a key factor in healthcare accessibility.
- 52% felt comfortable talking to advisors, which could be improved for better customer relations.
- 51% believed that the insurers are fair when authorizing payments, indicating a fair perception of the payment authorization process.
- 54% agree that there are strict rules when it comes to paying benefits/claims, suggesting some potential concerns about claim processes.
- 49% talk to their kids about these products/services if they have children.
- 38% learned about these products/services from their parents.

(continued below the graph)

Perceptions of Health/Dental Insurance

How much do you agree or disagree that each of the following statements about health/dental insurance products/services describes you?

	Strongly or Somewhat Agree	Neither Agree Nor Disagree	Strongly or Somewhat Disagr	ee
Are for people like me	69%			26% 5%
Allow care from my preferred providers	67%		26	% 7%
Are provided by trustworthy companies	64%		29%	5 7%
Make it easy to get the care I need≬	64%		28%	9%
I feel confident making decisions about	63%		28%	9%
Make my care/treatment affordable	61%		26%	14%
Have agents that I feel comfortable with	60%		31%	9%
Are designed to match my needs	60%	60% 31%		9%
Have strict rules when paying claims	54%		35%	11%
Are fair when authorizing payments	53%		35%	13%
I talk to my kids about	48%	6	29%	23%
l learned about from my parents	39%	29%		32%
Have agents in my neighborhood	38%	40%	6	22%
Are sold by agents that look like me	35%	50	0%	14%
Make it hard to get services I need◊	35%	30%	3	35%
I worry will deny me coverage/svc	33%	30%	9	36%
Are too confusing	32%	29%	40	0%
Change my coverage during the year≬	29%	41%	1000	30%

Asked only of respondents who currently have health insurance.
 Asked only of respondents with children in the household.

- 35% agree that advisors/agents look like them, highlighting a potential gap in representative diversity.
- 35% agree that advisors/agents look like them, highlighting a potential gap in representative diversity.
- 35% feel they have to "jump through hoops" to get services, pointing to an opportunity for a more streamlined process.
- 33% worry that they will be denied coverage/service, reflecting a significant concern about insurance reliability.
- 32% find the health/dental insurance products/services too confusing, suggesting a need for clearer communication and simplification.
- 29% agree that their coverage changes throughout the year.

Statistically significant differences in perceptions of health/dental insurance often appear according to generation, marital status, educational attainment, income, and LGBTQ+ identity. Statistically significant differences for each perception statement are outlined below.

ARE FOR PEOPLE LIKE ME

- A significant majority of Boomers+ (74%) agreed that health/dental insurance products/services are for people like them, but only 63% of Gen Z agreed.
- Marital status seems to play a role in responses: 76% of married or partnered respondents compared to 64% of singles felt that these products are for them.
- Educational attainment also plays a role: 77% of respondents who graduated from college agreed with this statement in contrast to 65% of those who have not graduated from college.
- Responses were markedly different by income: 83% of those earning \$100,000 or more agreed, compared to only 67% of those earning \$50,000-\$99,999 and 63% of those earning less than \$50,000.
- Non-LGBTQ+ respondents were more likely than LGBTQ+ respondents (75% vs. 60%) to agree that health/dental insurance products/services are for people like them

ALLOW ME TO RECEIVE CARE FROM MY PREFERRED PROVIDERS¹

- More Boomers+ (73%) than Millennials and Gen X (65% and 61%, respectively) agreed that health/dental insurance products allow them to receive care from their preferred providers, and only 49% of Gen Z agreed.
- 74% of married/partnered respondents agreed compared to 60% of single respondents.
- More respondents who graduated from college (70%) than those who did not (60%) agreed.
- 81% of respondents earning \$100,000 or more said that health/dental products allow them to use their preferred providers compared to only 68% of those earning \$50,000-\$99,999 said the same, and only 54% of those earning less than \$50,000.
- 70% of non-LGBTQ+ respondents agreed in contrast to 56% of LGBTQ+ respondents.
- Responses also differ by cultural assimilation among immigrants. Two-thirds of acculturated and bicultural immigrants agreed with this statement compared to half of unacculturated immigrants.

¹ This question was asked only of respondents who currently have health/dental insurance.

ARE PROVIDED BY TRUSTWORTHY COMPANIES/ORGANIZATIONS

- Boomers+ were more likely (69%) to trust health/dental insurers than Millennials (62%) and Gen X (58%), which is significantly more than Gen Z (49%).
- Three-quarters of married/partnered respondents said that health/dental insurers are trustworthy in contrast to half of single respondents.
- More respondents earning at least \$100,000 (70%) than those earning less than \$50,000 (59%) found health/dental insurers trustworthy.
- 69% of non-LGBTQ+ respondents agreed compared to only 48% of LGBTQ+ respondents.

MAKE IT EASY TO GET THE CARE I NEED¹

- While 70% of Boomers+ agreed, 64% of Millennials and about half of Gen Z (55%) and Gen X (52%) agreed. Note that differences between Millennials and Gens Z and X are not statistically significant.
- 71% of married/partnered respondents said that health/dental insurance products/services make it easy to get the care they need compared to 53% of single respondents.
- Respondents who have graduated from college were more likely than those who have not graduated from college (69% vs. 58%) to agree.
- Respondents who earn \$50,000 or more were more likely than those earning less to agree: 65% for incomes \$50,000-\$99,999 and 72% for incomes of at least \$100,000, compared to 54% for incomes less than \$50,000.
- Two-thirds of respondents who do not identify as LGBTQ+ agreed, compared to half of those who identify as LGBTQ+.

ARE SOMETHING I FEEL CONFIDENT MAKING DECISIONS ABOUT

- Boomers+ and Millennials were more confident (68% and 63%, respectively) than Generations X and Z (55% and 49%, respectively).
- More married/partnered respondents than single respondents felt confident (73% vs. 51%).
- Respondents who have graduated from college were more likely than those who have not graduated from college (69% vs. 58%) to feel confident.
- Those with higher incomes were more likely than those with lower incomes to have agreed. 77% of those earning \$100,00 or more felt confident compared to 64% of those with incomes \$50,000-\$99,999 and only 52% of respondents earning less than \$50,000.
- Two-thirds of respondents who do not identify as LGBTQ+ felt confident making decisions about health/dental insurance products/services, compared to half of those who identify as LGBTQ+.
- Between 50% and 58% of Hispanics/Latinos, non-Hispanic Blacks, and non-Hispanic whites agreed, in contrast to 39% of non-Hispanic Asians.
- Bicultural immigrants reported more confidence (54%) than acculturated immigrants (40%).

MAKE MY CARE/TREATMENT AFFORDABLE¹

- Boomers+ (68%) were more likely than Generations Z and X (55% and 53%, respectively) to say that health/dental insurance makes their care affordable. The difference between the percentage of Millennials (61%) and Gen X (53%) who say the same was also statistically significantly different.
- While 69% of married/partnered respondents agreed, only 56% of single respondents agreed.
- 72% of those who earn \$100,000 or more agreed, compared to roughly 60% of those earning less.
- Non-LGBTQ+ respondents (62%) were more likely than LGBTQ+ respondents (52%) to have agreed.

HAVE AGENTS THAT I FEEL COMFORTABLE TALKING TO

- Non-LGBTQ+ respondents were more likely than LGBTQ+ respondents (62% vs. 44%) to agree.
- Approximately 60% of Hispanics/Latinos and non-Hispanic whites agreed, in contrast to 49% of non-Hispanic Asians.
- 65% of bicultural immigrants agreed, compared to 53% of unacculturated and 45% of acculturated immigrants.

ARE DESIGNED TO MATCH MY NEEDS

- Boomers+ were more likely than Gen X (64% vs. 56%) to have agreed.
- While 67% of those who are married/partnered agreed, only 52% of those who are single agreed.
- 69% of respondents who have graduated from college agreed, compared to 53% of those who have not graduated from college.
- Respondents with incomes of at least \$100,000 were more likely (74%) to have agreed than respondents who earn less than \$100,000 (60% for \$50,000–\$99,999 and 51% for less than \$50,000).
- 62% of respondents who do not identify as LGBTQ+ agreed, in contrast to 49% of those who identify as LGBTQ+.

HAVE STRICT RULES WHEN IT COMES TO PAYING CLAIMS¹

- Between 54% and 58% of Boomers+, Gen X, and Millennials agreed compared to only 42% of Gen Z.
- 62% of respondents earning \$100,000 or more agreed, in contrast to 48% of those earning less than \$50,000.
- 64% of employed respondents compared to 49% of unemployed respondents agreed.
- From 53% to 59% of non-Hispanic whites, non-Hispanic Asians, and Hispanics/Latinos agreed, compared to 44% of non-Hispanic Blacks.
- 64% of acculturated immigrants agreed, in contrast to 45% of unacculturated immigrants.

ARE FAIR WHEN AUTHORIZING PAYMENTS¹

- Boomers+ (58%) and Millennials (54%) are more likely than Gen X (46%) to have agreed.
- 58% of married/partnered respondents agreed, but only 47% of single respondents agreed.
- While 58% of those who have graduated from college agreed, only 49% of those who have not graduated from college agreed.
- Nearly two-thirds of those who earn \$100,000 or more agreed, compared to about half of those who earn less.
- Whereas 57% of non-LGBTQ+ respondents agreed, only 40% of LGBTQ+ respondents agreed. Nearly twothirds of non-Hispanic Blacks agreed, in contrast to about half of Hispanics/Latinos, non-Hispanic Asians, and non-Hispanic whites.
- 59% of bicultural immigrants agreed compared to 47% of unacculturated immigrants.

HAVE AGENTS IN MY NEIGHBORHOOD

- 46% of Millennials and 43% of Gen Z agreed, in contrast to 37% of Gen X and 30% of Boomers+.
- 45% of respondents earning \$100,000 or more agreed, compared to 33% of those earning less than \$50,000.
- More Hispanics/Latinos (45%) than non-Hispanic Asians and non-Hispanic whites (33% each) agreed.
- 51% of bicultural immigrants agreed, compared to 30% of acculturated immigrants.

ARE SOLD BY AGENTS THAT LOOK LIKE ME

- Roughly 40% of Gen X, Millennials, and Gen Z agreed compared to 27% of Boomers+.
- 39% of married/partnered respondents agreed, in contrast to 29% of single respondents.
- While 48% of respondents with kids in their household agreed, only 35% of those without kids at home agreed.
- Those who have graduated from college were more likely than those who have not graduated from college to have agreed (43% vs. 27%).
- While 40% of respondents with income over \$100,000 agreed, only 30% of those with income under \$50,000 agreed.
- 40% of Hispanics/Latinos and 36% of non-Hispanic Blacks agreed, compared to 26% of non-Hispanic Asians. Note that 33% of non-Hispanic whites agreed, but it was not statistically significantly different from any of the other percentages.
- More bicultural and unacculturated immigrants than acculturated immigrants agreed (47% and 42%, respectively, compared to 19%).
- 36% of non-LGBTQ+ respondents agreed, in contrast to 26% of LGBTQ+ respondents.

REQUIRE ME TO "JUMP THROUGH HOOPS" TO GET THE SERVICES I NEED¹

- Approximately 45% of Gen Z, Millennials, and Gen X agreed, while only 27% of Boomers+ agreed.
- Those who are married/partnered were more likely than singles to have agreed (45% compared to 31%).
- 43% of urbanites agreed, compared to 32% of suburbanites.
- While 44% of Hispanics/Latinos agreed, only 35% of non-Hispanic Asians and 31% of non-Hispanic whites agreed.
- 49% of bicultural immigrants agreed, in contrast to 31% of acculturated immigrants.

ARE SOMETHING I WORRY WILL DENY ME COVERAGE/SERVICE

- About half of Gen Z, Millennials, and Gen X agreed, in contrast to one-quarter of Boomers+.
- 39% of those earning \$100,000 had this worry, compared to only 30% of those earning less than \$50,000.
- Half of Hispanics/Latinos agreed compared to about 35% of non-Hispanic Asians, Blacks, and whites.
- Nearly one-half of respondents with a disability worried that they will be denied coverage/services, compared to one-third of those without a disability.

ARE TOO CONFUSING

- About 40% of Gen Z, Millennials, and Gen X agreed that health/dental insurance is too confusing, compared to only 25% of Boomers+.
- 39% of urban respondents agreed, in contrast to 26% of suburban respondents.
- 35% of Hispanics/Latinos agreed, compared to 24% of non-Hispanic Blacks.

CHANGE MY COVERAGE THROUGHOUT THE YEAR¹

- 49% of Gen Z and 42% of Millennials agreed that insurers change their coverage throughout the year, compared to 35% of Gen X and 23% of Boomers+.
- While 38% of married/partnered respondents agreed, only 28% of single respondents agreed.
- 40% of respondents earning \$100,000 agreed, compared to about 28% of those earning less than \$100,000.
- Those with kids at home were more likely than those without kids at home to have agreed (44% vs. 28%).

ARE SOMETHING I TALK TO MY KIDS ABOUT²

- About 60% of Millennials and Gen X indicated they talk to their kids about health/dental insurance, compared to roughly 37% of Gen Z and Boomers+.
- 57% of employed respondents said they talk to their kids about health/dental insurance, compared to 32% of those unemployed.

ARE SOMETHING I LEARNED ABOUT FROM MY PARENTS

- Between 52%–55% of Gen Z and Millennials agreed, compared to 43% of Gen X, and further compared to 36% of Boomers+.
- Those who have kids at home were more likely to have learned about health/dental insurance from their parents (53% vs. 38%).
- 48% of respondents who graduated from college agreed, in contrast to 34% of those who have not graduated from college.
- While 44% of those who earn \$100,000 or more agreed, only 34% of those who earn less than \$50,000 did.
- Employed respondents (54%) were more likely than unemployed respondents (29%) to agree.
- More than 45% of Hispanics/Latinos and non-Hispanic Blacks agreed, compared to 33% of non-Hispanic Asians.

² This question was asked of only respondents who indicated they had children high school age or younger living primarily in their household.

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Appendix: Detailed Results

AWARENESS

Which, if any, of the following health/dental insurance products/services have you heard of before today?

	Medicare	Health Ins. Through Work	Medicaid	Dental Ins. Through L Work	Direct ∨Purchase Health Ins.	Direct Purchase Dental Ins.	Tri-care or CHAMPUS	None o These
General Population	66%	61%	56%	54%	51%	47%	19%	3%
Gen Z	44%	33%	49%	29%	23%	19%	9%	9%
Millennials	45%	56%	50%	50%	44%	38%	14%	5%
Gen X	53%	61%	53%	54%	48%	43%	13%	4%
Boomers +	84%	60%	58%	54%	55%	52%	22%	2%
Married/Partnered	64%	61%	54%	53%	50%	43%	19%	3%
Single	68%	57%	53%	50%	50%	50%	18%	8%
Kids at home	47%	56%	53%	48%	46%	36%	15%	2%
No kids at home	76%	68%	60%	57%	61%	55%	24%	4%
College grad	62%	64%	53%	54%	55%	50%	20%	1%
Not college grad	72%	58%	62%	52%	49%	44%	17%	6%
Employed	55%	62%	51%	52%	50%	42%	15%	3%
Unemployed	77%	62%	62%	55%	54%	53%	22%	4%
< \$50,000	66%	52%	61%	47%	44%	41%	12%	7%
\$50,000-\$99,999	68%	63%	53%	57%	55%	50%	22%	2%
\$100,000+	59%	66%	46%	62%	51%	48%	17%	1%
Rural	65%	57%	55%	51%	46%	40%	18%	6%
Urban	65%	55%	55%	46%	48%	45%	17%	4%
Suburban	65%	60%	54%	55%	50%	46%	20%	4%
Hispanic/Latino	52%	45%	51%	42%	40%	37%	14%	6%
Non-Hispanic Asian	62%	66%	48%	66%	53%	43%	11%	1%
Non-Hispanic Black	58%	51%	55%	50%	40%	44%	16%	4%
Non-Hispanic white	73%	69%	61%	59%	58%	49%	22%	3%
Acculturated	66%	56%	59%	59%	45%	50%	23%	3%
icultural immigrant	49%	52%	50%	44%	45%	41%	16%	4%
Unacculturated	49%	23%	48%	23%	25%	19%	3%	13%
Female	64%	60%	61%	53%	51%	44%	17%	3%
Male	69%	63%	52%	53%	53%	49%	20%	4%
Women	64%	60%	60%	52%	50%	44%	17%	3%
Men	68%	63%	52%	53%	53%	48%	19%	4%
Non-LGBTQ+	70%	67%	59%	56%	59%	50%	20%	2%
LGBTQ+	63%	59%	63%	54%	50%	46%	19%	5%
With disability	65%	56%	61%	50%	47%	42%	24%	1%
Without disability	71%	65%	58%	56%	58%	51%	21%	2%

OWNERSHIP

Ownership by Product

To what extent have you contributed to or participated in or purchased each of the following products/services?

		Currently Previo	usly But Not Now Nev	rer
	1 million 1 mill	Looth Ingrange	Doptellowronan	Direct Durshass Limit
	Medicare	Health Insurance Through Work	Dental Insurance Through Work	Direct Purchase Healt Insurance
General Population	54% 41%	49% 38% 13%	47% 33% 20%	29% 23% 48%
Gen Z Millonniala	23% 26% 51%	57% 20% 23%	47% 28% 25%	29% 29% 42%
Millennials Gen X	18%11% 71% 20% 75%	64% 25%11% 59% 27% 14%	62% 23%15% 58% 27%15%	32% 33% 35% 35% 19% 46%
Boomers +	76% 21%	36% 52% 12%	32% 49% 19%	30% 23% 47%
Married/Partnered Single	53% 42% 52% 45%	56% 33% 11% 38% 43% 19%	54% 33% 13% 35% 36% 29%	36% 20% 44% 27% 27% 46%
Kids at home	29% 63%	68% 17%15%	66% 20%14%	33% 27% 40%
No kids at home Not college grad	55% 40% 53% 39%	39% 48% 13% 36% 44% 20%	36% 42% 22% 34% 41% 25%	35% 21% 44% 27% 16% 57%
College grad	54% 43%	56% 37%	53% 32% 15%	35% 30% 35%
Employed Unemployed	29% 63% 71% 26%	66% 25% 29% 54% 17%	65% 23%12% 24% 51% 25%	37% 25% 38% 24% 22% 54%
Urban	47% 47%	44% 37% 19%	42% 36% 22%	33% 28% 39%
Suburban Rural	63% 31% 53% 44%	50% 43% 47% 39% 14%	47% 36% 17% 46% 37% 17%	30% 22% 48% 27% 23% 50%
< \$50,000 \$50,000-\$99,999	54% 37%	25% 50% 25%	18% 51% 31%	26% 29% 45%
\$100,000+	50% 44% 49% 48%	59% 34% 74% 22%	56% 31% 13% 73% 18%9%	29% 19% 52% 37% 24% 39%
Hispanic/Latino	38% 55%	53% 32% 15%	49% 32% 19%	39% 23% 38%
Non-Hispanic Asian Non-Hispanic Black	43% 53% 45% 11% 44%	74% 20% 47% 33% 20%	67% 24% 9% 43% 35% 22%	26% 24% 50% 26% 28% 46%
Von-Hispanic white	53% 44%	47% 40% 13%	43% 36% 21%	29% 23% 48%
Acculturated imm.	45% 51% 38% 55%	42% 47% 11% 57% 27% 16%	40% 40% 20% 51% 32% 17%	33% 19% 48% 41% 25% 34%
Unaccultur, imm.	29% 10% 61%	52% 26% 22%	61% 17% 22%	36% 20% 44%
Female Male	53% 42% 55% 39%	43% 43% 14% 51% 38% 11%	43% 37% 20% 48% 35% 17%	28% 23% 49% 36% 25% 39%
Women	54% 40%	43% 43% 14%	43% 37% 20%	29% 22% 49%
Men LGBTQ+	57% 38% 45% 10% 45%	50% 38% 12% 32% 50% 18%	47% 35% 18% 31% 53% 16%	36% 25% 39% 28% 25% 47%
Non-LGBTQ+	49% 48%	49% 40% 11%	46% 37% 17%	28% 25% 47%
With disability Without disability	60% 35% 48% 47%	43% 39% 18% 49% 40% 11%	38% 42% 20% 49% 35% 16%	28% 19% 53% 32% 27% 41%
General Population Gen Z Millennials Gen X Boomers + Married/Partnered Single Kids at home No kids at home No kids at home No kids at home Ocllege grad College grad College grad Unemployed Urban Suburban Rural < \$50.000	26% 66% 47% 22% 31% 34% 16% 50% 28% 10% 62% 23% 71% 19% 72% 31% 62% 34% 14% 30% 64% 21% 70% 22%13% 65% 25%12% 63% 25%12% 75% 40% 51% 38% 53%	24% 20% 56% 31% 28% 41% 23% 26% 51% 28% 13% 59% 25% 22% 53% 30% 18% 52% 24% 18% 58% 34% 25% 41% 25% 18% 57% 15%18% 67% 33% 23% 31% 20% 49% 22% 21% 57% 31% 22% 53% 20% 48% 62% 26% 53% 20% 21% 48% 62% 28% 53% 53%	12%10% 78% 38% 23% 39% 11%6% 73% 12%7% 71% 13% 82% 10%0% 80% 11%1% 78% 10%0% 80% 11%1% 79% 10%0% 80% 11%1% 76% 11% 84% 21%12% 67% 10% 82% 10% 82% 16% 80% 16% 80% 16%80% 80% 16%80% 80%	
<\$50,000 \$50,000-\$99,999 \$100,000+ Hispanic/Latino Non-Hispanic Asian Non-Hispanic Black Non-Hispanic white Acculturated imm. Licultural immigrant Unaccultur. imm. Eemale Mala	38% 12% 50% 15% 76% 38% 38% 15% 47% 32% 71% 34% 34% 13% 53% 38% 14% 48% 44% 68%	37% 11% 52% 32% 22% 45% 24%7% 69% 31% 27% 42% 21%18% 61% 25%18% 57% 31% 26% 43% 47% 16% 37% 20%20% 60%	17% 75% 13%1% 76% 86% 23% 68% 22% 78% 14% 77% 33% 67% 88%	
\$100,000+ Hispanic/Latino Non-Hispanic Asian Non-Hispanic Black Non-Hispanic Black Acculturated imm. Iccultural immigrant Unaccultur, imm. Female Male Women	12% 84% 38% 12% 50% 15% 76% 38% 22% 71% 38% 38% 13% 53% 38% 14% 48% 24% 58% 26% 67% 24% 58%	37% 11% 52% 32% 22% 46% 24%7% 69% 31% 27% 42% 21%18% 61% 25%18% 57% 31% 26% 43% 47% 16% 37% 20% 20% 60% 30% 24% 46%	13%1% 76% 86% 86% 23% 68% 22% 78% 14% 77% 33% 67% 88% 70% 88% 88%	
\$100,000+ Hispanic/Latino Non-Hispanic Asian Non-Hispanic Black Von-Hispanic White Acculturated imm. icultural immigrant Unaccultur, imm. Female Male Women Men	12% 84% 38% 12% 50% 15% 76% 38% 38% 15% 47% 22% 71% 34% 38% 14% 48% 24% 68% 26% 24% 68% 26% 24% 68% 27%	37% 11% 52% 32% 22% 46% 24%7% 69% 42% 21%18% 61% 25% 25%18% 57% 31% 26% 47% 16% 37% 20%20% 60% 30% 24% 30%24% 45% 46%	13%1% 76% 86% 86% 22% 78% 14% 77% 33% 67% 88% 15%5% 15%5% 70%	
\$100,000+ Hispanic/Latino Non-Hispanic Asian Non-Hispanic Black Non-Hispanic Black Non-Hispanic White Acculturated imm. icultural immigrant Unaccultur, imm. Female Male Women	12% 84% 38% 12% 50% 15% 76% 38% 22% 71% 38% 38% 13% 53% 38% 14% 48% 24% 58% 26% 67% 24% 58%	37% 11% 52% 32% 22% 46% 24%7% 69% 31% 27% 42% 21%18% 61% 25%18% 57% 31% 26% 43% 47% 16% 37% 20% 20% 60% 30% 24% 46%	13%1% 76% 86% 86% 23% 68% 22% 78% 14% 77% 33% 67% 88% 70% 88% 88%	

Ownership by Subpopulation (1 of 2)

To what extent have you contributed to or participated in or purchased each of the following products/services?

			Currently	Previo Not	usly But Now	Never		
	General P		Urb		Sub	urban		ural
Medicare		<mark>5</mark> % 41%	47% <mark>6</mark> %		63%	<mark>6%</mark> 31%	53%	<mark>3</mark> % 44%
Health Insurance Through Work	49%	38% 13%		37% 19%	50%	43% 7%		39% 14
Dental Insurance Through Work	47%	33% 20%		<mark>6%</mark> 22%	47%	36% 17%		37% 17
Direct Purchase Health Insurance	29% 23%	48%	33% 28%		30% 229		27% 23%	
Medicaid	26% <mark>8%</mark>	66%	25% 1 <mark>2%</mark>	63%	22%3 <mark>%</mark>	75%	40% 99	
Direct Purchase Dental Insurance		56%	31% 21%	48%	22% 25%	53%	2 <mark>0% 18%</mark>	62%
Tri-care or CHAMPUS	12%10%	78%	21%1 <mark>2%</mark>	67%	8 <mark>%10</mark> %	82%	6 <mark>% 8</mark> %	86%
Medicare	Ge 23% 26%	nZ 51%	Millen 1 <mark>8%1</mark> 1%	nials 71%	Ge 2 <mark>0%5</mark> %	en X 75%	Boo 76%	mers + 3 <mark>%</mark> 21
Health Insurance Through Work	57%	<mark>20%</mark> 23%	64%	<mark>25%</mark> 11%		27% 14%	36%	52% 12
Dental Insurance Through Work	47%	<mark>28%</mark> 25%	62%	<mark>23%</mark> 15%	58%	27% 15%	32%	49% 19
)irect Purchase Health Insurance	29% 29%	42%	32% 33%	35%	35% <mark>19</mark>	<mark>%</mark> 46%	30% 239	<mark>%</mark> 47%
Medicaid	47% 2	2 <mark>2%</mark> 31%	34% <mark>16%</mark>	50%	28% 1 <mark>0%</mark>	62%	23% 6 <mark>%</mark>	71%
Direct Purchase Dental Insurance	31% 28%	6 41%	23% 26%	51%	28% 1 <mark>3%</mark>	59%	25% 22%	53%
Tri-care or CHAMPUS	38% 23	<mark>%</mark> 39%	1 <mark>1%16%</mark>	73%	1 <mark>2%17%</mark>	71%	1 <mark>3%8</mark> %	84%
	Married/I		Sing			t Home		at Home
Medicare		<mark>%</mark> 42%	52% 39		29% <mark>8%</mark>	63%	55%	5 <mark>%</mark> 40%
Health Insurance Through Work	56%	33% 11%		3% 19%	68%	17%15%		48% 13
Dental Insurance Through Work	54%	33% 13%	35% 36		66%	20% 14%		42% 22
)irect Purchase Health Insurance	36% 209		27% 27%	46%	33% 27		35% 21	
Medicaid Direct Purchase Dental Insurance	30% 18%	72% 52%	31% 7% 24% 18%	62% 58%	34% 149 34% 25		24% 8% 25% 18%	68% 57%
Tri-care or CHAMPUS				82%	10%10%	80%	11%11%	78%
Medicare	Not Colle 53%	ege Grad 8 <mark>%</mark> 39%	College 54% 3	Grad % 43%	Emp 29% <mark>8%</mark>	loyed 63%	Unen 71%	n ployed 3 <mark>%</mark> 269
Health Insurance Through Work	36% 4	4% 20%	56%	37% 7%	66%	25% 9%	29%	54% 17
Dental Insurance Through Work	34% 4	<mark>1%</mark> 25%	53%	32% 15%	65%	<mark>23%</mark> 12%	24% 5	<mark>1%</mark> 259
)irect Purchase Health Insurance	27% <mark>16%</mark>	57%	35% 30%	6 35%	37% 2	5 <mark>%</mark> 38%	24% <mark>22%</mark>	54%
Medicaid	30% 6 <mark>%</mark>	64%	21% 9 <mark>%</mark>	70%	22% <mark>13%</mark>	65%	28% 4 <mark>%</mark>	68%
Direct Purchase Dental Insurance	1 <mark>5% <mark>18%</mark></mark>	67%	33% 23%	44%	31% <mark>20%</mark>	<mark>6</mark> 49%	22% 21%	57%
Tri-care or CHAMPUS	1 <mark>2%</mark> 9%	79%	10 <mark>%10</mark> %	80%	7 <mark>%17%</mark>	76%	1 <mark>1%5</mark> %	84%
Medicare	<\$50 54%		\$50,000 - 50% 6 <mark>9</mark>			0, 000+ % 48%		
Health Insurance Through Work		9% 37% % 25%	59%	° 44% 34% 7%	49% 3	22%4%	4	
Dental Insurance Through Work			59%	34% 7% 31% 13%		18% 9%		
)irect Purchase Health Insurance			29% 19%	52%		18% 9% 1% 39%		
Medicaid	38% 0%	53%	14%6%	80%	1 2 % 4 %	84%		
Medicaid Direct Purchase Dental Insurance	38% 9%	53% 58%	14%6% 22% 25%	80% 53%	12% <mark>4</mark> % 37% 119	84% 6 52%		

Ownership by Subpopulation (2 of 2)

To what extent have you contributed to or participated in or purchased each of the following products/services?

		Currently	reviously But Not Now	Never	
	Hispanic/Latino	Non-Hispanic Asi	an Non-H	ispanic Black	Non-Hispanic White
Medicare	38% 7 <mark>%</mark> 55%	43% 4 <mark>%</mark> 539	% 45%	1 <mark>1%</mark> 44%	53% 3 <mark>%</mark> 44%
Health Insurance Through Work	53% 32% 15%	74% 20	<mark>)% 6</mark> % 47%	33% 20%	47% 40% 13%
Dental Insurance Through Work	49% 32% 19%	67% 249	<mark>%</mark> 9% 43%	35% 22%	43% <u>36%</u> 21%
Direct Purchase Health Insurance	39% 23% 38%	<mark>26% 24%</mark> 50	% <mark>26% 28</mark>	<mark>3%</mark> 46%	<mark>29% 23%</mark> 48%
Medicaid	38% 1 <mark>2%</mark> 50%	1 <mark>5%9</mark> % 76%	38%	<mark>15%</mark> 47%	2 <mark>2% 7</mark> % 71%
Direct Purchase Dental Insurance	32% 22% 46%	2 <mark>4% 7%</mark> 69%	31% 2	2 <mark>7%</mark> 42%	2 <mark>1% 18%</mark> 61%
Tri-care or CHAMPUS	1 <mark>3%</mark> 11% 76%	9 <mark>%5</mark> % 86%	23% <mark>9</mark> %	68%	9 <mark>% 9</mark> % 82%
	Acculturated Imm.	Bicultural Imm	. Unaccu	Iturated Imm.	
Medicare	45% 4 <mark>%</mark> 51%	38% 7 <mark>%</mark> 559	6 29% 1 <mark>0</mark> 9	61%	
Health Insurance Through Work	42% 47% 11%	57% 27%	16% 52%	26% 22%	
Dental Insurance Through Work	40% 40% 20%	51% 32%	17% 61%	<mark>17%</mark> 22%	
Direct Purchase Health Insurance	33% 19% 48%	41% <mark>25%</mark> 3	4% 36% 2	2 <mark>0%</mark> 44%	
Medicaid	34% 1 <mark>3%</mark> 53%	38% 1 <mark>4%</mark> 48	% 44%	<mark>8%</mark> 48%	
Direct Purchase Dental Insurance	25% 18% 57%	31% 26% 43	3% 47%	<mark>16%</mark> 37%	
Tri-care or CHAMPUS	2 <mark>2%0</mark> % 78%	9 <mark>%14%</mark> 77%	0% 33%	67%	
	Female	Male	v	Vomen	Men
Medicare	53% 5 <mark>%</mark> 42%	55% 6 <mark>%</mark> 3	9% 54%	6 <mark>%</mark> 40%	57% 5 <mark>%</mark> 38%
Health Insurance Through Work	43% 43% 14%	51% 38%	11% 43%	43% 14%	50% 38% 12%
Dental Insurance Through Work	43% 37% 20%	48% 35%	17% 43%	37% 20%	47% 35% 18%
Direct Purchase Health Insurance	<mark>28% 23%</mark> 49%	36% 25% 39	9% <mark>29% 2</mark> 2	<mark>2%</mark> 49%	36% 25% 39%
Medicaid	2 <mark>4% 8%</mark> 68%	<mark>26% 7</mark> % 67%	24% <mark>8%</mark>	68%	27% <mark>7</mark> % 66%
Direct Purchase Dental Insurance		30% 24% 46		•	30% 24% 46%
Tri-care or CHAMPUS	9 <mark>%3</mark> % 88%	1 <mark>5% 15</mark> % 70%	9 <mark>% 3</mark> %	88%	1 <mark>5% 15</mark> % 70%
	LGBTQ+	Non-LGBTQ+	With	n Disability	Without Disability
Medicare	45% 1 <mark>0%</mark> 45%	<mark>49% 3</mark> % 48	% 60%	5 <mark>%</mark> 35%	48% 5 <mark>%</mark> 47%
Health Insurance Through Work	32% <u>50%</u> 18%	49% 40%	11% 43%	<mark>39%</mark> 18%	49% 40% 11%
Dental Insurance Through Work	31% 53% 16%		17% 38%	42% 20%	49% 35% 16%
Direct Purchase Health Insurance	<mark>28% 25%</mark> 47%	28% 25% 47	% 28% 19	<mark>%</mark> 53%	32% 27% 41%
Medicaid	39% 19% 42%	2 <mark>3% 7</mark> % 70%	43%	12% 45%	2 <mark>1%1</mark> 0% 69%
Direct Purchase Dental Insurance Tri-care or CHAMPUS	27% 25% 48%	<mark>25% 16%</mark> 59%	6 26% <mark>13</mark> 9	61%	2 <mark>3% 25%</mark> 52%

ACCESSIBILITY

Accessibility by Statement

Thinking about health/dental insurance products and services overall, how strongly do you agree or disagree that each of the following statements describes you?

	Iknowho	auto got	Lobració	athere as	I'm familia	with the	I am altest	lo for mu
	uestions ans		l can acces easily as m		different a		I am eligib preferred pr	
0 10 10	prodsa		Amer		prodsar		serv	
General Population Gen Z	73% 53%	20% 34% 13%	71% 49%	24% 35% 16%	66% 44%	25% 40% 16%	65% 44%	29% 43% 13
Millennials	67%	23% 10%	49%	27%	67%	25%	64%	27%
Gen X	65%	24% 11%	67%	23% 10%	61%	26% 13%	66%	28%
Boomers +	75%	18%	75%	20%	70%	22%	69%	27%
Married/Partnered	78%	16%	73%	21%	74%	20%	71%	25%
Single	65%	27%	64%	30%	60%	30% 10%	58%	36%
Kids at home	71%	20%	72%	22%	69%	21%10%	71%	23%
No kids at home	74%	20%	74%	23%	68%	25%	66%	28%
Not college grad	68%	24%	63%	28%	59%	29% 12%	57%	35%
College grad	78%	17%	76%	22%	74%	20%	72%	24%
Employed	74%	19%	70%	23%	68%	23%	69%	26%
Unemployed	73%	20%	71%	24%	67%	25%	63%	31%
< \$50,000 \$50,000-\$99,999	67%	25%	62%	31%	56%	34% 10%	57%	37%
	74%	19%	72%	23%	67%	23% 10%	67%	28%
\$100,000+ Urban	77% 75%	17% 17%	82% 68%	14% 27%	76% 65%	16% 24% 11%	78% 63%	17% 29%
Suburban	71%	23%	70%	24%	68%	26%	65%	30%
Rural	70%	20% 10%	69%	22%	62%	26% 12%	66%	29%
Hispanic/Latino	60%	28% 12%	64%	26% 10%	59%	28% 13%	61%	30%
on-Hispanic Asian	64%	27%	70%	24%	65%	26%	69%	25%
Ion-Hispanic Black	73%	23%	68%	26%	68%	25%	66%	28%
on-Hispanic white	75%	19%	74%	24%	69%	24%	69%	26%
Acculturated imm.	61%	30%	65%	24% 11%	56%	30% 14%	56%	39%
ultural immigrant	63%	26% 11%	69%	24%	65%	25% 10%	65%	25%10
Unaccultur, imm,	53%	30% 17%	51%	33% 16%	49%	32% 19%	55%	34% 11
Female	75%	18%	69%	25%	69%	23%	64%	29%
Male	73%	20%	73%	21%	67%	24%	68%	28%
Women	75%	18%	69%	26%	68%	24%	64%	29%
Men	72%	22%	72%	23%	66%	25%	67%	30%
LGBTQ+	58%	25% 17%	54%	31% 15%	58%	30% 12%	54%	30% 16
	5070							
Non-LGBTQ+	74%	20%	75%	21%	69%	23%	69%	26%
Non-LGBTQ+ With disability	74% 70%	20% 18% 12%	75% 67%	21% 22% 11%	69% 64%	23% 23% 13%	66%	29%
Non-LGBTQ+	74%	20%	75%	21%	69%	23%		29%
Non-LGBTQ+ With disability Without disability	74% 70%	20% 18% 12% 19%	75% 67%	21% 22% 11% 22%	69% 64%	23% 23% 13% 22%	66%	29%
Non-LGBTQ+ With disability Without disability	74% 70% 75%	20% 18% 12% 19% et questions	75% 67% 75%	21% 22% 11% 22% ucts and	69% 64% 71%	23% 23% 13% 22% put being	66%	29%
Non-LGBTQ+ With disability Without disability	74% 70% 75% It's easy tog answered ab prods a	20% 18% 12% 19% et questions out different nd svcs	75% 67% 75% The prod services I afford	21% 22% 11% 22% ucts and prefer are dable	69% 64% 71% I worry abo denied cov	23% 23% 13% 22% out being verage or	66%	29%
Non-LGBTQ+ With disability Without disability Seneral Population	74% 70% 75% It's easy tog answered ab prods a 65%	20% 18% 12% 19% et questions out different nd svcs 24% 11%	75% 67% 75% The prod services I afford 58%	21% 22% 11% 22% ucts and prefer are dable 22% 20%	69% 64% 71% I worryabo denied cov serv 29% 29%	23% 23% 13% 22% out being verage or ice 42%	66%	29%
Non-LGBTQ+ With disability Without disability Seneral Population Gen Z	74% 70% 75% It's easy tog answered ab prods a 65% 47%	20% 18% 12% 19% et questions out different nd svcs 24% 11% 32% 21%	75% 67% 75% The prod services I afford 58% 50%	21% 22% 11% 22% ucts and prefer are dable 22% 20% 34% 16%	69% 64% 71% I worryabo denied cov servi 29% 29% 40% 3	23% 23% 13% 22% out being verage or ice 42% 2% 28%	66%	29%
Non-LGBTQ+ With disability Without disability ieneral Population Gen Z Millennials	74% 70% 75% It's easy to g answered ab prods a 65% 47% 63%	20% 18% 12% 19% et questions out different nd svcs 24% 11% 32% 21% 27% 10%	75% 67% 75% The prod services I p affor 58% 50% 55%	21% 22% 11% 22% ucts and prefer are table 22% 20% 34% 16% 29% 16%	69% 64% 71% I worryabe denied cov servi 29% 29% 40% 3 45% 2	23% 23% 13% 22% put being verage or ice 2% 28% 2% 28%	66%	29%
Non-LGBTQ+ With disability Without disability General Population Gen Z Millennials Gen X	74% 70% 75% It's easy tog answered ab prods a 65% 47% 63% 60%	20% 18% 12% 19% et questions out different nd svcs 24% 11% 32% 21% 27% 10% 25% 15%	75% 67% 75% The prod services afford 58% 50% 55% 55%	21% 22% 11% 22% ucts and preferare table 22% 20% 34% 16% 29% 16% 27% 22%	69% 64% 71% I worryabo denied cov servi 29% 29% 40% 3 45% 2 38% 29	23% 23% 13% 22% put being rerage or ice 42% 2% 28% 26% 29% 9% 33%	66%	29%
Non-LGBTQ+ With disability Without disability General Population Gen Z Millennials Gen X Boomers +	74% 70% 75% It's easy tog answered ab prods a 65% 47% 63% 60% 67%	20% 18% 12% 19% et questions out different nd svcs 24% 11% 32% 21% 27% 10% 25% 15% 24%	75% 67% 75% The prod services I p afford 58% 50% 55% 55% 51% 61%	21% 22% 11% 22% ucts and orefer are table 22% 20% 34% 16% 29% 16% 27% 22% 21% 18%	69% 64% 71% I worry abd denied cov serv 29% 29% 40% 3 40% 3 45% 29 38% 29 20% 30%	23% 23% 13% 22% out being rerage or ice 42% 28% 28% 28% 28% 28% 29% 10%	66%	29%
Non-LGBTQ+ With disability Without disability ieneral Population Gen Z Millennials Gen X Boomers + Aarried/Partnered	74% 70% 75% It's easy tog answered ab procksa 65% 47% 63% 60% 67% 72%	20% 18% 12% 19% et questions out different nd svcs 24% 11% 32% 21% 27% 10% 25% 15% 24% 18%10%	75% 67% 75% The prod services I afford 58% 50% 55% 51% 61% 62%	21% 22% 11% 22% ucts and preferare Jable 22% 20% 34% 16% 29% 16% 29% 16% 21% 18% 21% 16%	69% 64% 71% I worryabe denied cov serv 29% 29% 40% 33 45% 2 38% 29 20% 30% 30% 27%	23% 23% 13% 22% put being verage or ice 42% 28% 28% 28% 29% 33% 50% 43%	66%	29%
Non-LGBTQ+ With disability Without disability eneral Population Gen Z Millennials Gen X Boomers + Married/Partnered Single	74% 70% 75% It's easy to g answered ab prods a 65% 47% 63% 60% 67% 72% 58%	20% 18% 12% 19% et questions out different nd svcs 24% 11% 32% 21% 27% 10% 25% 15% 24% 18% 10%	75% 67% 75% The prod services afford 58% 50% 55% 51% 61% 61% 55%	21% 22% 11% 22% ucts and preferare dable 22% 20% 34% 16% 27% 22% 21% 18% 27% 18%	69% 64% 71% I worry abd denied cov servi 29% 29% 40% 3 345% 29 20% 30% 20% 30% 20% 34%	23% 23% 13% 22% put being rerage or ice 42% 28% 28% 26% 29% 1% 33% 50% 43% 5 37%	66%	29%
Non-LGBTQ+ With disability Without disability eneral Population Gen Z Millennials Gen X Boomers + Married/Partnered Single Kids at home	74% 70% 75% It's easy to g answered ab prods a 65% 47% 63% 60% 67% 72% 58% 67%	20% 18% 12% 19% et questions out different nd svcs 24% 11% 32% 21% 27% 10% 25% 15% 24% 18% 10% 32% 10% 32% 10%	75% 67% 75% The prod services I p afford 58% 50% 55% 55% 61% 61% 62% 55% 55%	21% 22% 11% 22% ucts and prefer are table 22% 20% 34% 16% 29% 16% 27% 22% 21% 18% 22% 16% 27% 18% 27% 18%	69% 64% 71% I worry abd denied cov servi 29% 29% 40% 3 38% 29 38% 29 20% 30% 20% 30% 29% 34% 40% 26	23% 23% 13% 22% out being rerage or ice 42% 2% 28% 2% 28% 2% 28% 50% 43% 50% 43% 50% 43%	66%	29%
Non-LGBTQ+ With disability Without disability eneral Population Gen Z Millennials Gen X Boomers + farried/Partnered Single Kids at home No kids at home	74% 70% 75% It's easy tog answered ab prodsa 65% 47% 63% 67% 63% 67% 67% 67% 67% 66%	20% 18% 12% 19% et questions out different nd svcs 24% 11% 32% 21% 27% 10% 25% 15% 24% 18% 10% 32% 10% 20% 13% 25%	75% 67% 75% The prod services I afford 58% 50% 55% 61% 61% 61% 62% 55% 59%	21% 22% 11% 22% ucts and orefer are kble 22% 20% 34% 16% 29% 16% 29% 16% 21% 18% 22% 16% 21% 18% 23% 18%	69% 64% 71% I worry abd denied cov serv 29% 29% 40% 3 30% 27% 20% 30% 20% 30% 20% 30% 20% 34% 40% 26 27% 28%	23% 23% 13% 22% put being verage or ice 42% 28% 26% 29% 50% 43% 50% 43% 50% 43%	66%	29%
Non-LGBTQ+ With disability Without disability eneral Population Gen Z Millennials Gen X Boomers + farried/Partnered Single Kids at home Not college grad	74% 70% 75% It's easy tog answered ab prods a 65% 47% 63% 60% 67% 66% 58% 66% 59%	20% 18% 12% 19% et questions out different nd svcs 24% 11% 32% 21% 27% 10% 25% 15% 24% 18% 10% 32% 10% 32% 10% 25% 13%	75% 67% 75% The prod services afford 58% 50% 55% 55% 61% 61% 62% 55% 59% 59% 59%	21% 22% 11% 22% interpretation 22% 20% 34% 16% 29% 16% 27% 22% 21% 18% 27% 18% 27% 18% 23% 18% 23% 18% 27% 21%	69% 64% 71% I worry abd denied cov servi 29% 29% 40% 33 45% 22 38% 29 20% 30% 20% 30% 20% 34% 40% 26% 32%	23% 23% 13% 22% put being verage or ice 42% 28% 28% 26% 29% 9% 33% 50% 50% 43% 50% 43% 42%	66%	29%
Non-LGBTQ+ With disability Without disability eneral Population Gen Z Millennials Gen X Boomers + 1arried/Partnered Single Kids at home Not college grad College grad	74% 70% 75% It's easy to g answered ab prods a 65% 47% 63% 60% 67% 67% 58% 57% 59% 70%	20% 18% 12% 19% et questions out different nd svcs 24% 11% 32% 21% 27% 10% 25% 15% 24% 18% 10% 32% 10% 20% 13% 25% 28% 13% 20% 10%	75% 67% 75% The prod services I p afford 58% 50% 55% 61% 61% 62% 55% 59% 59% 59% 59% 59%	21% 22% 11% 22% ucts and prefer are table 22% 20% 34% 16% 29% 16% 27% 22% 21% 18% 22% 16% 27% 28% 27% 18% 23% 18% 23% 18% 23% 18% 23% 18% 23% 12%	69% 64% 71% I worry abd denied cov servi 29% 29% 40% 3 45% 22 38% 29 20% 30% 20% 30% 20% 30% 20% 30% 20% 30% 20% 32% 26% 32% 26% 32%	23% 23% 13% 22% out being rerage or ice 42% 2% 28% 2% 28% 50% 43% 50% 43% 50% 43% 45%	66%	29%
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Non-LGBTQ+ With disability Without disability Without disability Gen Z Millennials Gen X Boomers + Married/Partnered Single Kids at home Not kids at home Not kids at home Not college grad College grad Linemployed Sto0,000-\$99,999 \$100,000+ Urban Suburban Rural Hispanic/Latino Ion-Hispanic Asian Ion-Hispanic Asian Ion-Hispanic Asian Ion-Hispanic Mite Acculturated imm. cultural immigrant Unaccultur. imm. Female	74% 70% 75% It's easytog answered ab prods a 65% 47% 63% 60% 67% 66% 59% 67% 64% 59% 64% 64% 68% 68% 60% 68% 60% 61% 67% 67% 67% 67% 67% 67% 65%	20% 18% 12% 19% et questions out different nd svcs 24% 11% 32% 21% 27% 10% 25% 15% 24% 18% 10% 25% 13% 20% 10% 20% 13% 25% 13% 20% 10% 20% 11% 32% 12% 21% 11% 29% 11% 29% 11% 29% 11% 29% 10% 25% 23% 10% 25% 12% 12% 36% 15% 25% 12% 36% 12% 36% 12% 36% 12% 25% 12%	75% 67% 75% The prod services 1 afford 58% 50% 61% 61% 62% 55% 59% 52% 60% 58% 58% 56% 56% 56% 56% 56% 56% 56% 56% 56% 56	21% 22% 11% 22% 11% 22% 22% 20% 34% 16% 22% 20% 34% 16% 27% 22% 27% 22% 27% 28% 27% 18% 23% 18% 23% 18% 23% 18% 23% 18% 23% 19% 24% 20% 23% 20% 24% 19% 23% 21% 23% 21% 23% 18% 23% 18% 23% 11% 23% 16% 27% 14% 33% 14% 24% 22%	69% 64% 71% I worryabd denied cov 29% 29% 40% 3 345% 2 38% 29 20% 30% 30% 27% 29% 34% 29% 34% 26% 32% 32% 23% 31% 26% 31% 19% 31% 26% 31% 19% 31% 26% 31% 22% 32% 27% 32% 32% 27% 29% 34% 25% 42% 25% 34% 25% 34% 25% 34% 25% 34% 25%	23% 23% 13% 22% but being verage or ice 42% 28% 28% 26% 29% 6% 33% 50% 43% 50% 43% 45% 42% 42% 42% 42% 42% 42% 42% 42% 42% 42	66%	29%
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Non-LGBTQ+ With disability Without disability Without disability Gen Z Millennials Gen X Boomers + Married/Partnered Single Kids at home Not college grad College grad Employed College grad Employed < \$50,000 \$50,000-\$99,999 \$100,000- Urban Suburban Suburban Suburban Suburban Rural Hispanic/Latino Ion-Hispanic Asian Ion-Hispanic White Accultur.ated imm. Cultural immigrant Unaccultur.imm. Female Male Women	74% 70% 75% It's easytog answered ab prods a 65% 47% 63% 60% 67% 66% 59% 70% 67% 66% 64% 66% 64% 68% 60% 59% 59% 64% 68% 67% 64% 68% 65%	20% 18% 12% 19% et questions out different nd svcs 24% 17% 10% 25% 15% 24% 18% 10% 32% 10% 20% 13% 20% 13% 20% 10% 22% 11% 20% 11% 22% 11% 21% 11% 29% 12% 21% 11% 29% 12% 25% 23% 10% 25% 25% 23% 12% 23% 12% 23% 12% 23% 12%	75% 67% 75% The prod services I afford 58% 50% 55% 59% 59% 59% 59% 59% 59% 59% 59% 55% 59% 56% 57% 65% 57% 56% 57% 56% 57% 56% 57% 56% 57% 56% 57% 56% 57% 50% 59% 53% 53%	21% 22% 11% 22% 11% 22% 22% 20% 34% 16% 29% 16% 27% 22% 27% 22% 27% 18% 27% 18% 23% 18% 23% 18% 23% 18% 23% 18% 23% 17% 23% 17% 23% 21% 24% 20% 22% 13% 24% 19% 30% 14% 32% 16% 22% 11%	69% 64% 71% I worry abd denied cov servi 29% 29% 40% 3 45% 22 20% 30% 30% 27% 20% 30% 20% 30% 20% 30% 20% 32% 32% 23% 38% 223 38% 223% 38% 23% 31% 26% 31% 19% 31% 26% 31% 25% 32% 23% 25% 31%	23% 23% 13% 22% 22% 0ut being (rerage or ice 42% 2% 28% 26% 29% 0% 33% 50% 43% 45% 43% 45% 43% 45% 43% 45% 45% 43% 50% 50% 50% 50% 6 35% 43% 42% 43% 43% 50% 50% 50% 50% 50% 50% 50% 50% 50% 50	66%	29%
Non-LGBTQ+ With disability Without disability Without disability Gen Z Millennials Gen X Boomers + Aarried/Partnered Single Kids at home No kids at home No kids at home Not college grad College grad College grad College grad College grad College grad College grad College grad College grad Single Kids at home Not college grad College grad College grad College grad Single Kids at home Not college grad College grad Colle	74% 70% 75% It's easytog answered ab prods a 65% 47% 63% 60% 67% 66% 59% 67% 64% 64% 59% 64% 64% 68% 60% 67% 64% 65% 67% 67% 67% 67% 67% 67% 67% 65% 65% 65% 65% 65% 65%	20% 18% 12% 19% et questions out different nd svcs 24% 11% 32% 21% 27% 10% 25% 15% 24% 18% 10% 32% 10% 20% 13% 20% 10% 25% 11% 25% 11% 29% 11% 29% 11% 29% 11% 29% 11% 29% 10% 25% 21% 31% 10% 25% 12% 31% 10% 25% 12% 33% 12% 23%	75% 67% 75% The prod services 1 afford 58% 50% 51% 61% 62% 55% 59% 52% 60% 59% 52% 60% 58% 56% 56% 56% 56% 56% 56% 56% 56% 56% 56	21% 22% 11% 22% 11% 22% 22% 20% 34% 16% 22% 20% 34% 16% 27% 22% 27% 28% 27% 28% 27% 18% 23% 18% 23% 18% 23% 18% 23% 18% 23% 19% 24% 20% 23% 20% 24% 19% 23% 21% 23% 21% 23% 18% 23% 18% 23% 18% 23% 16% 23% 21% 23% 25% 23% 25% 23% 25% 24% 22% 25% 15% 24% 25%	69% 64% 71% I worryabd denied cov 29% 29% 40% 3 45% 2 38% 29 20% 30% 30% 27% 29% 34% 40% 26% 32% 23% 32% 23% 31% 19% 31% 26% 31% 19% 34% 28% 29% 32% 29% 32% 29% 32% 29% 32% 42% 2 23% 27% 32% 32% 25% 31% 32% 25% 31%	23% 23% 13% 22% 22% 22% 22% 22% 22% 22% 22% 22% 2	66%	29%
Non-LGBTQ+ With disability Without disability Without disability Gen Z Millennials Gen X Boomers + Aarried/Partnered Single Kids at home Not college grad College	74% 70% 75% It's easy tog answered ab prods a 65% 47% 63% 60% 67% 66% 65% 66% 66% 68% 68% 68% 68% 68% 61% 63% 49% 65% 65% 65% 65% 65% 65% 65% 65% 65% 65	20% 18% 12% 19% et questions out different nd svcs 24% 11% 32% 21% 27% 10% 25% 15% 24% 18% 10% 25% 10% 20% 13% 20% 10% 28% 13% 20% 10% 28% 13% 20% 10% 28% 13% 20% 11% 29% 11% 29% 11% 29% 12% 23% 10% 25% 23% 10% 25% 23% 10% 25% 23% 12% 23% 12% 23% 12% 23% 20%	75% 67% 75% The prod services] 58% 50% 55% 61% 61% 62% 55% 59% 59% 59% 55% 59% 55% 55% 59% 55% 56% 57% 56% 56% 56% 56% 56% 56% 56% 56% 56% 56	21% 22% 11% 22% 11% 22% 20% 34% 16% 22% 20% 34% 16% 27% 22% 21% 18% 27% 18% 27% 18% 27% 18% 27% 21% 23% 18% 27% 21% 23% 19% 24% 20% 29% 20% 23% 20% 23% 20% 23% 19% 24% 19% 30% 14% 30% 14% 30% 14% 30% 14% 25% 15% 29% 22%	69% 64% 71% I worry abd denied cov 29% 29% 40% 3 45% 29 20% 30% 30% 27% 20% 30% 20% 32% 32% 22% 32% 23% 38% 22 20% 31% 20% 31% 29% 32% 31% 19% 31% 26% 31% 26% 31% 25% 32% 25% 31% 32% 25% 31% 32% 25% 31% 32% 25% 31%	23% 23% 13% 22% 22% 00t being rerage or ice 42% 28% 28% 50% 42% 43% 50% 43% 42% 45% 43% 50% 6 35% 42% 45% 6 35% 43% 50% 6 35% 43% 50% 6 35% 43% 50% 6 35% 43% 50% 6 35% 43% 50% 6 35% 44% 44% 44% 44% 44% 44% 43%	66%	29%
Non-LGBTQ+ With disability Without disability Without disability Millennials Gen Z Boomers + Married/Partnered Single Kids at home Not college grad College grad Employed College grad College grad Coll	74% 70% 75% It's easytog answered ab prods 63% 63% 60% 67% 66% 67% 66% 67% 66% 64% 66% 64% 68% 64% 68% 60% 59% 64% 68% 60% 59% 67% 61% 67% 67% 67% 67% 67% 67% 65% 67% 65% 65% 65% 65% 65% 65% 65% 65% 65% 65	20% 18% 12% 19% et questions out different nd svcs 24% 17% 10% 25% 15% 24% 18% 10% 32% 10% 20% 13% 20% 13% 20% 10% 28% 13% 20% 10% 28% 13% 20% 10% 28% 13% 20% 10% 29% 11% 19% 11% 29% 12% 23% 12% 24% 28% 20% 23% 11%	75% 67% 75% The prod services I p afford 58% 50% 55% 59% 59% 59% 59% 59% 59% 59% 50% 55% 59% 56% 57% 56% 57% 56% 57% 56% 57% 56% 57% 56% 57% 56% 57% 56% 57% 56% 57% 59% 53% 54% 59%	21% 22% 11% 22% 11% 22% 22% 20% 34% 16% 29% 16% 27% 22% 21% 18% 27% 22% 27% 18% 23% 18% 23% 18% 23% 18% 23% 18% 23% 12% 24% 20% 23% 21% 24% 20% 23% 11% 24% 19% 30% 14% 32% 11% 22% 11% 22% 11% 22% 15% 24% 22% 25% 15% 24% 22% 26% 15% 24% 20%	69% 64% 71% I worry abd denied cov servi 29% 29% 40% 3 45% 22 20% 30% 30% 27% 20% 30% 20% 30% 20% 30% 20% 32% 32% 23% 38% 223% 38% 223% 31% 26% 31% 26% 31% 28% 29% 29% 29% 32% 32% 32% 25% 31% 32% 24% 25% 31% 32% 24% 25% 31% 32% 24% 32% 25%	23% 23% 13% 22% 0ut being (rerage or ice 42% 2% 28% 50% 43% 50% 43% 45% 43% 45% 43% 45% 43% 45% 45% 43% 50% 50% 50% 50% 50% 50% 50% 6 35% 43% 42% 43% 43% 50% 50% 50% 50% 50% 50% 50% 50% 50% 43% 22% 22% 22% 22% 22% 22% 22% 22% 22% 2	66%	29%
Non-LGBTQ+ With disability Without disability Without disability Gen Z Millennials Gen X Boomers + Married/Partnered Single Kids at home Not college grad College grad Employed Unemployed College grad College grad Employed Unemployed S50,000-\$99,999 \$100,000- \$50,000-\$99,999 \$100,000- Urban Suburban Rural Hispanic/Latino Ion-Hispanic Black on-Hispanic Black on-Hispanic Black on-Hispanic Black On-Hispanic Black On-Hispanic Black On-Hispanic Male Women Male Women LGBTQ+	74% 70% 75% It's easy tog answered ab prods a 65% 47% 63% 60% 67% 66% 65% 66% 66% 68% 68% 68% 68% 68% 61% 63% 49% 65% 65% 65% 65% 65% 65% 65% 65% 65% 65	20% 18% 12% 19% et questions out different nd svcs 24% 11% 32% 21% 27% 10% 25% 15% 24% 18% 10% 25% 10% 20% 13% 20% 10% 28% 13% 20% 10% 28% 13% 20% 10% 28% 13% 20% 11% 29% 11% 29% 11% 29% 12% 23% 10% 25% 23% 10% 25% 23% 10% 25% 23% 12% 23% 12% 23% 12% 23% 20%	75% 67% 75% The prod services] 58% 50% 55% 61% 61% 62% 55% 59% 59% 59% 55% 59% 55% 55% 59% 55% 56% 57% 56% 56% 56% 56% 56% 56% 56% 56% 56% 56	21% 22% 11% 22% 11% 22% 20% 34% 16% 22% 20% 34% 16% 27% 22% 21% 18% 27% 18% 27% 18% 27% 18% 27% 21% 23% 18% 27% 21% 23% 19% 24% 20% 29% 20% 23% 20% 23% 20% 23% 19% 24% 19% 30% 14% 30% 14% 30% 14% 30% 14% 25% 15% 29% 22%	69% 64% 71% I worry abd denied cov servi 29% 29% 40% 3 45% 22 20% 30% 30% 27% 20% 30% 20% 30% 20% 30% 20% 32% 32% 23% 38% 223% 38% 223% 31% 26% 31% 26% 31% 28% 29% 29% 29% 32% 32% 32% 25% 31% 32% 24% 25% 31% 32% 24% 25% 31% 32% 24% 32% 25%	23% 23% 13% 22% 22% 00t being rerage or ice 42% 28% 28% 50% 42% 43% 50% 43% 42% 45% 43% 50% 6 35% 42% 45% 6 35% 43% 50% 6 35% 43% 50% 6 35% 43% 50% 6 35% 43% 50% 6 35% 43% 50% 6 35% 44% 44% 44% 44% 44% 44% 43%	66%	29%

Values less than 10% may not be labeled.

Accessibility by Subpopulation (1 of 2)

Thinking about health/dental insurance products and services overall, how strongly do you agree or disagree that each of the following statements describes you?

		Strong Somewha		Neither Nor Dis		Stror Somewha	ngly or at Disagre	ee
	Gen. Pop	oulation	Ur	ban	Subu	irban	Ru	ral
I know how to get questions answered about prods and svcs	73%	20%7%	75%	17%8%	71%	23%6%	70%	20%10%
I can access these as easily as most other Americans	71%	24%5%	68%	27%5%	70%	24%6%	69%	22% 9%
I'm familiar with the different available prods and svcs	66%	25%9%	65%	24%11%	68%	26% 6%	62%	26% 12%
I am eligible for my preferred products and services	65%	29% 6%	63%	29% 8%	65%	30% 5%	66%	29% 5%
t's easy to get questions answered about different prods and svcs	65%	24%11%	64%	23%13%	68%	21%11%	60%	29% 119
The products and services I prefer are affordable	58%	22% 20%	59%	24%17%	56%	23% 21%	57%	4% 19%
I worry about being denied coverage or service	29%29%	42%	34%28	% 38%	29%29%	42%	25%82%	43%
	Ger			nnials	Ge	and the second sec	Boom	
I know how to get questions answered about prods and svcs		34% 13%				24%11%		
I can access these as easily as most other Americans		35% 16%	And a state of the	27%8%	67%	23%10%	and the second second	
I'm familiar with the different available prods and svcs		0% 16%	67%	and a second to a		26% 13%		22% 8%
I am eligible for my preferred products and services		3% 13%	64%			28% 6%		27% 49
t's easy to get questions answered about different prods and svcs		2% 21%	63%	27%10%		25% 15%		24% 9%
The products and services I prefer are affordable I worry about being denied coverage or service		34% 16% % 28%		29%16% 6%29%		27% 22% % 33%	61% 20 % 0%	21% 18% 50%
	Married/	0			Wido at	11		
I know how to get questions answered about prods and svcs	78%	16%5%		ngle 27% 8%	Kids at	20%9%	No Kids	20% 6%
I can access these as easily as most other Americans	73%	21%6%		and the second second	71%			23% 39
I'm familiar with the different available prods and svcs	74%	20%6%	60%	30% 10%		21%10%		25% 7%
I am eligible for my preferred products and services	74%	25%4%		36% 6%		23% 6%		23% 5%
t's easy to get questions answered about different prods and sycs	71%	18%10%		32% 10%		20%13%		25% 9%
The products and services I prefer are affordable		22%16%	and the	27% 18%		23% 18%		23% 18%
I worry about being denied coverage or service	30%27%			% 37%		1% 34%	27%28%	
	Not Colle	ge Grad	Colleg	e Grad	Empl	oved	Unem	ployed
I know how to get questions answered about prods and svcs	68%	24%8%	78%		74%		73%	the second second
I can access these as easily as most other Americans	63%	28% 9%	76%	22%2%	70%	23%7%	71%	24% 5%
I'm familiar with the different available prods and svcs	59%	29%12%	74%	20%6%	68%	23% 9%	67%	25% 8%
I am eligible for my preferred products and services	57%	35% 8%	72%	24%4%	69%	26% 5%	63%	31% 69
t's easy to get questions answered about different prods and svcs	59%	28%13%	70%	20%10%	67%	22%11%	64%	25% 119
The products and services I prefer are affordable	52% 2	7% 21%	60%	23%17%	58%	23%19%	56%	<mark>4%</mark> 20%
I worry about being denied coverage or service	26%32%	42%	32%239	6 45%	38%23	% 39%	20%1%	49%
	<\$50		50,000	\$99,99	\$100			
I know how to get questions answered about prods and svcs	67%	25%8%	74%	and the second s	77%			
I can access these as easily as most other Americans	52%	31% 7%	72%		82%			
I'm familiar with the different available prods and svcs	56%	34% 10%			76%			
I am eligible for my preferred products and services		37% 6%	67%			17%5%		
t's easy to get questions answered about different prods and svcs		32% 12%	68%			19%11%		
The products and services I prefer are affordable		9% 20%		23% 20%		22%13%		
I worry about being denied coverage or service	29%36%	6 35%	31%269	6 43%	31%19%	50%		
I know how to get questions answered about prods and svcs	Hispanic 60%	/Latino 28%12%			lon-Hisp 73%		on-Hispa 75%	
I can access these as easily as most other Americans	64%	26%12%				25%4%		
I'm familiar with the different available prods and svcs		28%10%	and the second second	and the second se	68%		100 C	24% 7%
I am eligible for my preferred products and services		30% 9%	69%			25% 7%		26% 5%
t's easy to get questions answered about different products and services		29%12%		31%10%		25% 8%		23%109
같은 것 같은 것 같이 집 같아요. 이 같은 것 같은		29%12% 30%14%		32% 18%		25%11%		23%107
I DE DROGUETS AND SANUCAS I DROTAR ARA ATTORGADIO				2/ 70 10/0	0470	23701170	2170 -	C70 21/0
The products and services I prefer are affordable I worry about being denied coverage or service		% 30%			32%329		27%29%	

Accessibility by Subpopulation (2 of 2)

Thinking about health/dental insurance products and services overall, how strongly do you agree or disagree that each of the following statements describes you?

		Strong Somewha		Neither Nor Dis	H	Stron Somewha	ngly or at Disagre	e
	ccultur	ated Imm	Bicultur	al Imm.	naccultu	urated Im		
I know how to get questions answered about prods and svcs	61%	30% 9%	63%	26%11%	53%	30% 17%		
I can access these as easily as most other Americans	65%	24%11%	69%	24%7%	51%	33% 16%		
I'm familiar with the different available prods and svcs	56%	30% 14%	65%	25%10%	49%	3 <mark>2%</mark> 19%		
I am eligible for my preferred products and services	56%	39% 5%	and a second sec	25%10%	55%	34% 11%		
t's easy to get questions answered about different prods and svcs	61%	29%10%	63%	25%12%	49%	36% 15%		
The products and services I prefer are affordable	50%	34% 16%	59%	27%14%	53%	33% 14%		
I worry about being denied coverage or service	34%25	% 41%	41% 29	9% 30%	50%	28% 22%		
	1.00	nale	Ma			omen	M	
I know how to get questions answered about prods and svcs	75%			and a second second	759			22% 6
I can access these as easily as most other Americans	69%			21%6%				23% 5
I'm familiar with the different available prods and svcs	69%			24%9%	68%	5 24% 8%	66%	25% 9
I am eligible for my preferred products and services	64%	29%7%	68%	28%4%	64%	29% 7%	67%	30% 3
t's easy to get questions answered about different prods and svcs	65%	23%12%	68%	23%9%	65%	23%12%	67%	24% 9
The products and services I prefer are affordable	54%	24% 22%	60%	25%15%	54%	24% 22%	59%	26% 15
I worry about being denied coverage or service	25%819	<u>44%</u>	32%24%	6 44%	25%819	6 44%	32%25%	43%
	LGE	STQ+	Non-LO	GBTQ+	WithD	Disability	Vithout	Disabilit
I know how to get questions answered about prods and svcs	58%	25% 17%	74%	20%6%	70%		1.2.1.2	19%6
I can access these as easily as most other Americans	54%	31% 15%	7.5%	21%4%				22%3
I'm familiar with the different available prods and svcs	58%	30% 12%	69%	23%8%	64%	23%13%	71%	22% 7
I am eligible for my preferred products and services	54%	30% 16%	69%	26%5%	66%	29% 5%	66%	27% 7
t's easy to get questions answered about different prods and svcs	52%	28% 20%	66%	23%11%	63%	22%15%	67%	24% 99
The products and services I prefer are affordable	45% 2	29% 26%	59%	21%20%	56%	21% 23%	60%	22% 189
		1% 28%	29%27%	44%	1206 7	6% 31%	24%27%	4094

MOTIVATIONS

Motivations by Reason

How motivating is a reason to purchase health/dental insurance?

	Ext	remely or Very	Somewhat	Not Very	or Not At All	
	To keep myself,	/my family	To keep medical expenses		To improve my/r	my family's
	health		manageat	ble	overallhe	
General Population	79%	16% 5%	79%	16% 5%	74%	20%6
Gen Z	69%	26% 5%	67%	23% 10%	60%	27% 139
Millennials	80%	16% 4%	80%	16% 4%	76%	18%6
Gen X	80%	15% 5%	80%	16% 4%	78%	17%5
Boomers +	79%	17% 4%	79%	17% 4%	76%	19%5
Married/Partnered	85%	12%3% 22% 8%	88%	9%3% 21% 8%	79%	16%5
Single Kids at home	70%	13%2%	71% 81%	15% 4%	68% 80%	22% 10
No kids at home	76%	19% 5%	79%	16% 5%	70%	16% 23% 7
Not college grad	77%	18% 5%	76%	18% 6%	72%	21% 7
College grad	81%	17% 2%	83%	14%3%	76%	20%4
Employed	81%	15% 4%	81%	13% 6%	75%	18%7
Unemployed	80%	16% 4%	81%	16% 3%	74%	21%5
Urban	77%	19% 4%	74%	19% 7%	72%	22% 6
Suburban	83%	11%6%	81%	15% 4%	78%	15%7
Rural	73%	21% 6%	77%	19% 4%	71%	24% 5
< \$50,000 \$50,000-\$99,999	72%	22% 6%	71%	24% 5%	67%	25% 89
\$50,000-\$99,999	83%	13%4%	83%	13%4%	79%	17%4
\$100,000+	84%	14%2%	83%	12%5%	81%	14%5
Hispanic/Latino	80%	16% 4%	77%	17% 6%	76%	18%6
Non-Hispanic Asian Non-Hispanic Black	78%	21% 1%	77%	21% 2%	76% 77%	23%
Non-Hispanic white	78%	16% 4% 18% 4%	79%	15% 4% 16% 5%	72%	20%3
Acculturated immigrant	81%	11%8%	84%	12%4%	75%	19%6
Bicultural immigrant	84%	13%3%	79%	17% 4%	79%	16%5
Unacculturated immigrant	69%	26% 5%	65%	22% 13%	69%	22% 99
Female	82%	15%3%	83%	14%3%	75%	20%5
Male	79%	16% 5%	79%	16% 5%	73%	22%5
Women	81%	16% 3%	83%	13%4%	75%	20%5
Men	78%	17% 5%	78%	17% 5%	72%	22%6
LGBTQ+	72%	24% 4%	74%	20% 6%	71%	21% 89
Non-LGBTQ+	81%	16%3%	81%	15% 4%	72%	25% 3
With disability	84%	13%3%	82%	14%4%	78%	18%4
Without disability	80%	16% 4%	80%	16% 4%	73%	23%4
	To help me/my		To address a s			
the state of the s	longer	the second se	medical con	and the second se		
General Population	74%	17% 9%	68%	23% 9%		
Gen Z	62%	26% 12%	55%	32% 13%		
Millennials	77%	15% 8%	71%	22% 7%		
Gen X Boomers +	75% 74%	18% 7%	74%	20% 6%		
		19% 7%	71%	20% 9%		
Married/Darthered		1/10/ 60/	7204	210/ 70/		
Married/Partnered	80%	14% 6%	72%	21% 7%		
Single	80% 66%	22% 12%	67%	21% 12%		
Single Kids at home	80% 66% 79%	22% 12% 15% 6%	67% 75%	21% 12% 20% 5%		
Single Kids at home No kids at home	80% 66% 79% 71%	22% 12% 15% 6% 18% 11%	67% 75% 66%	21% 12% 20% 5% 23% 11%		
Single Kids at home No kids at home Not college grad	80% 66% 79%	22% 12% 15% 6%	67% 75%	21% 12% 20% 5% 23% 11% 21% 9%		
Single Kids at home No kids at home	80% 56% 79% 71% 71%	22% 12% 15% 6% 18% 11% 17% 12%	67% 75% 66% 70%	21% 12% 20% 5% 23% 11% 21% 9%		
Single Kids at home No kids at home Not college grad College grad Employed Unemployed	80% 66% 79% 71% 71% 77%	22% 12% 15% 6% 18% 11% 17% 12% 17% 6%	67% 75% 66% 70% 67%	21% 12% 20% 5% 23% 11% 21% 9% 25% 8%		
Single Kids at home No kids at home Not college grad College grad Employed Unemployed Urban	80% 66% 79% 71% 71% 77% 74% 75% 75% 71%	22% 12% 15% 6% 18% 11% 17% 12% 17% 6% 16% 10% 17% 8% 15% 14%	67% 75% 66% 70% 67% 69% 69% 63%	21% 12% 20% 5% 23% 11% 21% 9% 25% 8% 23% 8% 23% 8% 23% 8% 26% 11%		
Single Kids at home No kids at home Not college grad College grad Employed Unem ployed Urban Suburban	80% 66% 79% 71% 71% 77% 74% 75% 75% 71% 77%	22% 12% 15% 6% 18% 11% 17% 12% 17% 6% 16% 10% 17% 8% 15% 14% 15% 8%	67% 75% 66% 70% 69% 69% 69% 63% 72%	21% 12% 20% 5% 23% 11% 25% 8% 23% 8% 23% 8% 26% 11% 18% 10%		
Single Kids at home No kids at home Not college grad College grad Employed Unemployed Urban Suburban Rural	80% 66% 79% 71% 71% 77% 74% 75% 75% 71%	22% 12% 15% 6% 18% 11% 17% 12% 17% 6% 16% 10% 17% 8% 15% 14%	67% 75% 66% 70% 67% 69% 69% 63%	21% 12% 20% 5% 23% 11% 21% 9% 25% 8% 23% 8% 23% 8% 23% 8% 26% 11%		
Single Kids at home No kids at home Not college grad College grad Employed Unem ployed Urban Suburban Rural < \$50.000	80% 66% 79% 71% 71% 77% 74% 75% 75% 71% 77% 70% 67%	22% 12% 15% 6% 18% 11% 17% 12% 16% 10% 17% 8% 15% 14% 15% 8% 23% 7% 23% 10%	67% 75% 66% 70% 67% 69% 69% 69% 63% 72% 70% 64%	21% 12% 20% 5% 23% 11% 25% 8% 25% 8% 23% 8% 23% 8% 26% 11% 18% 10% 24% 6% 28% 8%		
Single Kids at home No kids at home Not college grad College grad Unemployed Urban Suburban Rural < \$50,000 \$50,000	80% 66% 79% 71% 71% 77% 74% 75% 71% 77% 77% 67% 67% 78%	22% 12% 15% 6% 18% 11% 17% 12% 17% 6% 16% 10% 17% 8% 15% 14% 15% 8% 23% 7% 23% 10% 14% 8%	67% 75% 66% 70% 69% 69% 69% 63% 72% 70% 64% 71%	21% 12% 20% 5% 23% 11% 25% 8% 25% 8% 23% 8% 23% 8% 26% 11% 18% 10% 24% 6% 28% 8% 19% 10%		
Single Kids at home No kids at home Not college grad College grad Unemployed Urban Suburban Rural < \$50,000 \$50,000-\$99,999 \$100,000+	80% 66% 79% 71% 71% 74% 75% 75% 71% 75% 77% 70% 67% 78% 80%	22% 12% 15% 6% 18% 11% 17% 12% 17% 6% 16% 10% 17% 8% 15% 14% 15% 8% 23% 7% 23% 10% 14% 8%	67% 75% 66% 70% 69% 69% 69% 63% 72% 70% 64% 71% 75%	21% 12% 20% 5% 23% 11% 21% 9% 25% 8% 23% 8% 23% 8% 23% 8% 26% 11% 18% 10% 24% 6% 28% 8% 19% 10% 19% 6%		
Single Kids at home No kids at home Not college grad College grad Employed Unemployed Urban Suburban Rural \$50,000 \$50,000-\$99,999 \$100,000+ Hispanic/Latino	80% 66% 79% 71% 71% 77% 74% 75% 71% 75% 71% 70% 67% 67% 80% 80% 74%	22% 12% 15% 6% 18% 11% 17% 12% 17% 6% 16% 10% 17% 8% 15% 14% 15% 8% 23% 7% 23% 10% 14% 8% 12% 8% 19% 7%	67% 75% 66% 70% 67% 69% 69% 63% 72% 70% 64% 71% 71% 75%	21% 12% 20% 5% 23% 11% 25% 8% 25% 8% 23% 8% 23% 8% 26% 11% 18% 10% 28% 8% 19% 10% 19% 6% 19% 6%		
Single Kids at home No kids at home Not college grad College grad Unemployed Urban Suburban Rural < \$50,000 \$50,000-\$99,999 \$100,000+ Hispanic/Latino Non-Hispanic Asian	80% 66% 79% 71% 71% 77% 75% 75% 75% 71% 70% 67% 67% 78% 80% 74%	22% 12% 15% 6% 18% 11% 17% 12% 17% 6% 16% 10% 17% 8% 15% 14% 15% 8% 23% 7% 23% 10% 14% 8% 12% 8% 12% 8%	67% 75% 66% 70% 69% 69% 63% 72% 70% 64% 71% 75% 75% 75%	21% 12% 20% 5% 23% 11% 25% 8% 25% 8% 23% 8% 23% 8% 26% 11% 18% 10% 24% 6% 19% 10% 19% 6% 18% 7%		
Single Kids at home No kids at home Not college grad College grad Unemployed Urban Suburban Rural < \$50,000 \$50,000-\$99,999 \$100,000+ Hispanic/Latino Non-Hispanic Asian Non-Hispanic Black	80% 66% 79% 71% 71% 74% 75% 71% 75% 71% 75% 70% 67% 78% 80% 74% 78% 80% 74% 74% 79%	22% 12% 15% 6% 18% 11% 17% 12% 17% 6% 16% 10% 17% 8% 15% 14% 15% 8% 23% 7% 23% 10% 14% 8% 12% 8% 19% 7% 22% 4% 17% 4%	67% 75% 66% 70% 69% 69% 69% 63% 72% 70% 64% 71% 75% 75% 75% 70% 73%	21% 12% 20% 5% 23% 11% 25% 8% 23% 8% 23% 8% 23% 8% 26% 11% 18% 10% 28% 8% 19% 10% 19% 6% 19% 7% 23% 7% 23% 4%		
Single Kids at home No kids at home Not college grad College grad Unem ployed Urban Suburban Rural < \$50,000 \$50,000–\$99,999 \$100,000+ Hispanic /Latino Non-Hispanic Asian Non-Hispanic Black Non-Hispanic white	80% 66% 79% 71% 71% 74% 75% 75% 75% 75% 75% 75%	22% 12% 15% 6% 18% 11% 17% 12% 17% 6% 16% 10% 17% 8% 15% 14% 15% 8% 23% 7% 23% 10% 14% 8% 12% 8% 19% 7% 22% 4% 17% 4%	67% 75% 66% 70% 69% 69% 69% 63% 72% 70% 64% 71% 75% 75% 75% 75% 73% 69%	21% 12% 20% 5% 23% 11% 21% 9% 25% 8% 23% 8% 23% 8% 26% 11% 18% 10% 26% 11% 18% 10% 24% 6% 28% 8% 19% 6% 19% 6% 19% 7% 23% 7% 23% 4%		
Single Kids at home No kids at home Not college grad College grad Employed Unem ployed Urban Suburban Rural < \$50,000- \$50,000- \$50,000- \$50,000- Hispanic/Latino Non-Hispanic Black Non-Hispanic Black	80% 66% 79% 71% 71% 77% 75% 75% 75% 67% 67% 67% 80% 78% 80% 74% 74% 79% 75%	22% 12% 15% 6% 18% 11% 17% 12% 17% 6% 16% 10% 17% 8% 15% 14% 15% 8% 23% 7% 23% 10% 14% 8% 12% 8% 19% 7% 22% 4% 17% 4% 15% 10%	67% 75% 66% 70% 69% 69% 69% 63% 72% 70% 64% 71% 75% 75% 75% 75% 75% 75% 75% 73%	21% 12% 20% 5% 23% 11% 25% 8% 23% 8% 23% 8% 26% 11% 18% 10% 24% 6% 28% 8% 19% 10% 19% 6% 28% 8% 19% 7% 23% 7% 23% 4% 22% 9% 16% 11%		
Single Kids at home No kids at home Not college grad College grad Employed Unem ployed Urban Suburban Rural < \$50,000 \$50,000-\$99,999 \$100,000+ Hispanic / Asian Non-Hispanic Black Non-Hispanic black Non-Hispanic white Acculturated immigrant	80% 66% 79% 71% 71% 74% 74% 75% 70% 67% 67% 80% 74% 78% 80% 74% 79% 75% 75% 77%	22% 12% 15% 6% 18% 11% 17% 12% 17% 6% 16% 10% 17% 8% 23% 10% 23% 10% 23% 10% 12% 8% 19% 7% 22% 4% 17% 4% 15% 10% 19% 6%	67% 75% 66% 70% 69% 69% 63% 72% 70% 64% 71% 75% 75% 75% 75% 75% 75% 75% 73% 81%	21% 12% 20% 5% 23% 11% 25% 8% 23% 8% 23% 8% 23% 8% 26% 11% 18% 10% 24% 6% 28% 8% 19% 10% 19% 6% 18% 7% 23% 7% 23% 4% 22% 9% 16% 11%		
Single Kids at home No kids at home Not college grad College grad Employed Unem ployed Urban Suburban Rural < \$50,000 \$50,000-\$99,999 \$100,000+ Hispanic / Asian Non-Hispanic Black Non-Hispanic black Non-Hispanic white Acculturated immigrant	80% 66% 79% 71% 71% 77% 75% 75% 75% 67% 67% 67% 80% 78% 80% 74% 74% 79% 75%	22% 12% 15% 6% 18% 11% 17% 12% 17% 6% 16% 10% 17% 8% 15% 14% 15% 8% 23% 7% 23% 10% 14% 8% 12% 8% 19% 7% 22% 4% 17% 4% 15% 10%	67% 75% 66% 70% 69% 69% 69% 63% 72% 70% 64% 71% 75% 75% 75% 75% 75% 75% 75% 73%	21% 12% 20% 5% 23% 11% 25% 8% 23% 8% 23% 8% 26% 11% 18% 10% 24% 6% 28% 8% 19% 10% 19% 6% 28% 8% 19% 7% 23% 7% 23% 4% 22% 9% 16% 11%		
Single Kids at home No kids at home Not college grad College grad Unem ployed Unem ployed Urban Suburban Rural < \$50,000 \$50,000–\$99,999 \$100,000+ Hispanic/Latino Non-Hispanic Black Non-Hispanic Black Non-Hispanic White Acculturated immigrant Bicultural immigrant	80% 66% 79% 71% 71% 74% 75% 71% 70% 67% 80% 74% 78% 80% 74% 79% 75% 75% 75% 75% 75% 77% 65% 71%	22% 12% 15% 6% 18% 11% 17% 12% 17% 6% 16% 10% 17% 8% 15% 14% 15% 8% 23% 7% 23% 10% 14% 8% 12% 8% 12% 8% 12% 4% 15% 10% 15% 10% 19% 6% 24% 11%	67% 75% 66% 70% 69% 69% 63% 72% 70% 64% 71% 75% 75% 75% 75% 75% 75% 81% 62% 81% 62%	21% 12% 20% 5% 23% 11% 25% 8% 23% 8% 23% 8% 26% 11% 18% 10% 24% 6% 19% 10% 19% 6% 18% 7% 23% 4% 22% 9% 16% 11% 14% 5% 31% 7% 24% 6% 21% 10%		
Single Kids at home No kids at home Not college grad College grad Unemployed Urban Suburban Rural < \$50,000 \$50,000-\$99,999 \$100,000+ Hispanic/Latino Non-Hispanic Black Non-Hispanic Black Non-Hispanic White Acculturated immigrant Bicultural immigrant Unacculturated immigrant Female Male Women	80% 66% 79% 71% 71% 74% 75% 75% 70% 67% 78% 80% 74% 79% 75% 75% 75% 75% 75% 75% 75% 75	22% 12% 15% 6% 18% 11% 17% 12% 17% 6% 16% 10% 17% 8% 15% 14% 15% 8% 23% 7% 23% 10% 14% 8% 12% 8% 19% 7% 22% 4% 15% 10% 19% 6% 18% 5%	67% 75% 66% 70% 67% 69% 69% 63% 72% 70% 64% 71% 75% 75% 75% 75% 75% 75% 75% 75% 75% 75	21% 12% 20% 5% 23% 11% 21% 9% 25% 8% 23% 8% 23% 8% 26% 11% 18% 10% 28% 8% 19% 10% 28% 8% 19% 10% 19% 6% 23% 7% 23% 7%		
Single Kids at home No kids at home Not college grad College grad Unemployed Urban Suburban Rural \$50,000_\$99,999 \$100,000+ Hispanic/Latino Non-Hispanic Asian Non-Hispanic Asian Non-Hispanic Asian Biculturated immigrant Biculturated immigrant Unacculturated immigrant Female Male Women Men	80% 66% 79% 71% 71% 74% 75% 75% 77% 65% 75% 75% 75% 75% 75% 75% 75% 7	22% 12% 15% 6% 18% 11% 17% 12% 17% 6% 16% 10% 17% 8% 15% 14% 15% 14% 15% 8% 23% 7% 23% 10% 14% 8% 19% 7% 22% 4% 17% 4% 15% 10% 19% 6% 19% 10%	67% 75% 66% 70% 69% 69% 69% 63% 72% 70% 64% 71% 75% 75% 75% 75% 75% 75% 75% 75% 75% 75	21% 12% 20% 5% 23% 11% 25% 8% 23% 8% 23% 8% 23% 8% 26% 11% 18% 10% 24% 6% 19% 6% 19% 6% 19% 6% 18% 7% 23% 7% 23% 4% 16% 11% 14% 5% 21% 10% 23% 7% 21% 10%		
Single Kids at home No kids at home Not college grad College grad Employed Unem ployed Urban Suburban Rural < \$50,000- \$50,000- \$50,000- \$50,000- \$50,000- \$50,000- \$100,000+ Hispanic/Latino Non-Hispanic Black Non-Hispanic Black Non-Hispanic Black Non-Hispanic Black Non-Hispanic Black Non-Hispanic Black Non-Hispanic Mate Biculturated immigrant Eemale Male Women Men LGBTQ+	80% 66% 79% 71% 71% 74% 74% 75% 71% 70% 67% 67% 78% 80% 74% 79% 75% 75% 75% 75% 75% 77% 65% 71% 65% 71% 71% 68%	22% 12% 15% 6% 18% 11% 17% 12% 17% 6% 16% 10% 17% 8% 15% 14% 15% 8% 23% 7% 23% 10% 14% 8% 12% 8% 19% 7% 22% 4% 17% 4% 15% 8% 19% 6% 18% 5% 24% 11% 15% 8% 19% 10% 15% 8%	67% 75% 66% 70% 69% 69% 69% 63% 72% 70% 64% 71% 75% 75% 75% 75% 75% 75% 75% 75% 75% 75	21% 12% 20% 5% 23% 11% 25% 8% 23% 8% 23% 8% 26% 11% 18% 10% 24% 6% 28% 8% 19% 10% 19% 6% 28% 8% 19% 10% 23% 7% 23% 4% 22% 9% 16% 11% 14% 5% 31% 7% 21% 10% 21% 10%		
Single Kids at home No kids at home Not college grad College grad Unemployed Urban Suburban Rural < \$50,000 \$50,000-\$99,999 \$100,000+ Hispanic/Latino Non-Hispanic Black Non-Hispanic Black Non-Hispanic Black Non-Hispanic White Acculturated immigrant Bicultural immigrant Unacculturated immigrant Female Male Women Men LGBTQ+	80% 66% 79% 71% 71% 74% 74% 75% 71% 70% 67% 80% 74% 78% 78% 79% 75% 75% 75% 75% 75% 75% 75% 75	22% 12% 15% 6% 18% 11% 17% 12% 17% 6% 16% 10% 17% 8% 15% 44% 15% 8% 23% 7% 23% 10% 14% 8% 12% 8% 19% 7% 22% 4% 15% 10% 19% 6% 18% 5% 24% 11% 15% 8% 19% 10% 25% 7% 18% 8%	67% 75% 66% 70% 67% 69% 69% 63% 72% 70% 64% 71% 75% 75% 75% 75% 75% 75% 75% 75% 75% 75	21% 12% 20% 5% 23% 11% 21% 9% 25% 8% 23% 8% 23% 8% 26% 11% 18% 10% 24% 6% 28% 8% 19% 10% 28% 8% 19% 10% 23% 7% 23% 7% 21% 10% 21% 10% 21% 10%		
Single Kids at home No kids at home Not college grad College grad Employed Unem ployed Urban Suburban Rural < \$50,000- \$50,000- \$50,000- \$50,000- \$50,000- \$50,000- \$100,000+ Hispanic/Latino Non-Hispanic Black Non-Hispanic Black Non-Hispanic Black Non-Hispanic White Acculturated immigrant Bicultural immigrant Eemale Male Women Men LGBTQ+	80% 66% 79% 71% 71% 74% 74% 75% 71% 70% 67% 67% 78% 80% 74% 79% 75% 75% 75% 75% 75% 77% 65% 71% 65% 71% 71% 68%	22% 12% 15% 6% 18% 11% 17% 12% 17% 6% 16% 10% 17% 8% 15% 14% 15% 8% 23% 7% 23% 10% 14% 8% 12% 8% 19% 7% 22% 4% 17% 4% 15% 8% 19% 6% 18% 5% 24% 11% 15% 8% 19% 10% 15% 8%	67% 75% 66% 70% 69% 69% 69% 63% 72% 70% 64% 71% 75% 75% 75% 75% 75% 75% 75% 75% 75% 75	21% 12% 20% 5% 23% 11% 25% 8% 23% 8% 23% 8% 26% 11% 18% 10% 24% 6% 28% 8% 19% 10% 19% 6% 28% 8% 19% 10% 23% 7% 23% 4% 22% 9% 16% 11% 14% 5% 31% 7% 21% 10% 21% 10%		

Motivations by Subpopulation (1 of 2)

How motivating is a reason to purchase health/dental insurance?

To keep myself/my family healthy To improve my/my family's overall health To address a specific medical concern To help me/my family live longer To keep medical expenses manageable

General Popu	lation	Urban		Suburb	an	Rural	
79%	16%	77%	19%	83%	11%	73%	21%
74%	20%	72%	22%	78%	15%	71%	24%
68%	23%	63% 1 <mark>1</mark>	<mark>%</mark> 26%	72%	1 <mark>0%</mark> 18%	70%	24%
74%	17%	71% 1	1 <mark>4%</mark> 15%	77%	15%	70%	23%
79%	16%	74%	19%	81%	15%	77%	19%

Somewhat

Not Very or Not At All

Extremely or Very

To keep myself/my family healthy To improve my/my family's overall health To address a specific medical concern To help me/my family live longer To keep medical expenses manageable

GenZ	Millennials	Gen X	Boomers +
69% 26%	80% 16%	80% 15%	79% 17%
60% 1 <mark>3%</mark> 27%	76% 18%	78% 17%	76% 19%
55% 1 <mark>3%</mark> 32%	71% 22%	74% 20%	71% 20%
62% 1 <mark>2%</mark> 26%	77% 15%	75% 18%	74% 19%
67% 1 <mark>0%</mark> 23%	80% 16%	80% 16%	79% 17%

To keep myself/my family healthy To improve my/my family's overall health To address a specific medical concern To help me/my family live longer To keep medical expenses manageable

To keep myself/my family healthy To improve my/my family's overall health To address a specific medical concern To help me/my family live longer To keep medical expenses manageable

To keep myself/my family healthy To improve my/my family's overall health To address a specific medical concern To help me/my family live longer To keep medical expenses manageable

Partnered/Ma	arried	Single		Kids at Home		No Kidsat Home		
85%	12%	70%	22%	85%	13%	76%	19%	
79%	16%	68%	1 <mark>0%</mark> 22%	80%	16%	70%	23%	
72%	21%	67%	1 <mark>2%</mark> 21%	75%	20%	66% 1	<mark>1%</mark> 23%	
80%	14%	66%	1 <mark>2%</mark> 22%	79%	15%	71%	1 <mark>%18</mark> %	
88%		71%	21%	81%	15%	79%	16%	

	Not Colle	ge Grad	College G	rad	Employ	ed	Unemploy	/ed
	77%	18%	81%	17%	81%	15%	80%	16%
	72%	21%	76%	20%	75%	18%	74%	21%
	70%	21%	67%	25%	69%	23%	69%	23%
	71%	1 <mark>2%</mark> 17%	77%	17%	74%	1 <mark>0%</mark> 16%	75%	17%
1	76%	18%	83%	14%	81%	13%	81%	16%

< \$50,	.000	\$50,000-\$99	9,999	\$100,000	ł
72%	22%	83%	13%	84%	14%
67%	25%	79%	17%	81%	14%
64%	28%	71% 1	1 <mark>0%</mark> 19%	75%	19%
67%	1 <mark>0%</mark> 23%	78%	14%	80%	129
71%	24%	83%	13%	83%	129

Values less than 10% may not be labeled.

Non-Hispanic White

18%

22%

22%

1<mark>0%1</mark>5%

16%

78%

72%

69%

75%

79%

Motivations by Subpopulation (2 of 2)

How motivating is a reason to purchase health/dental insurance?

To keep myself/my family healthy To improve my/my family's overall health To address a specific medical concern To help me/my family live longer To keep medical expenses manageable

	Extrem	nely or Very	Somewhat	at Not Very	vor Not A	t All
Hispanic/Lat	ti n o	Non-Hispani	c Asian	Non-Hispanic	Black	Non
80%	16%	78%	21%	80%	16%	
76%	18%	76%	23%	77%	20%	
75%	18%	70%	23%	73%	23%	
74%	19%	74%	22%	79%	17%	
77%	17%	77%	21%	81%	15%	

To keep myself/my family healthy To improve my/my family's overall health To address a specific medical concern To help me/my family live longer To keep medical expenses manageable

To keep myself/my family healthy To improve my/my family's overall health To address a specific medical concern To help me/my family live longer To keep medical expenses manageable

To keep myself/my family health To improve my/my family's overall healt To address a specific medical concern To help me/my family live longe To keep medical expenses manageable

Acculturated	limm.	Bicultural Immi	grant	Unaccultu	r. Imm.
81%	11%	84%	13%	69%	26%
75%	19%	79%	16%	69%	22%
73%	<mark>1%</mark> 16%	81%	14%	62%	31%
75%	19%	77%	18%	65%	<mark>11%</mark> 24%
84%	12%	79%	17%	65%	<mark>13%</mark> 22%

Female		Male		Women	n –	Men	
82%	15%	79%	16%	81%	16%	78%	17%
75%	20%	73%	22%	75%	20%	72%	22%
70%	24%	69% 1	1 <mark>0%</mark> 21%	70%	23%	69% 1 <mark>0</mark>	<mark>)%</mark> 21%
77%	15%	71%	1 <mark>0%</mark> 19%	77%	15%	71% 1	<mark>0%</mark> 19%
83%	14%	79%	16%	83%	13%	78%	17%

	LGBTQ	+	Non-LGBT	Q+	With Disabi	lity	Without Disal	oility
hy	72%	24%	81%	16%	84%	13%	80%	16%
th	71%	21%	72%	25%	78%	18%	73%	23%
rn	69% 1	1 <mark>0%</mark> 21%	70%	22%	77%	18%	69%	22%
er	68%	25%	74%	18%	75%	18%	74%	17%
le	74%	20%	81%	15%	82%	14%	80%	16%

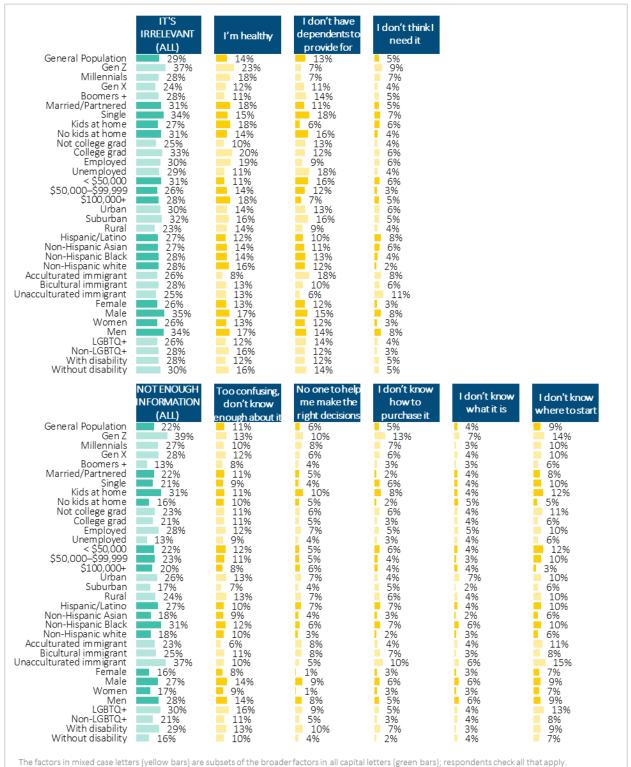
Values less than 10% may not be labeled.

BARRIERS

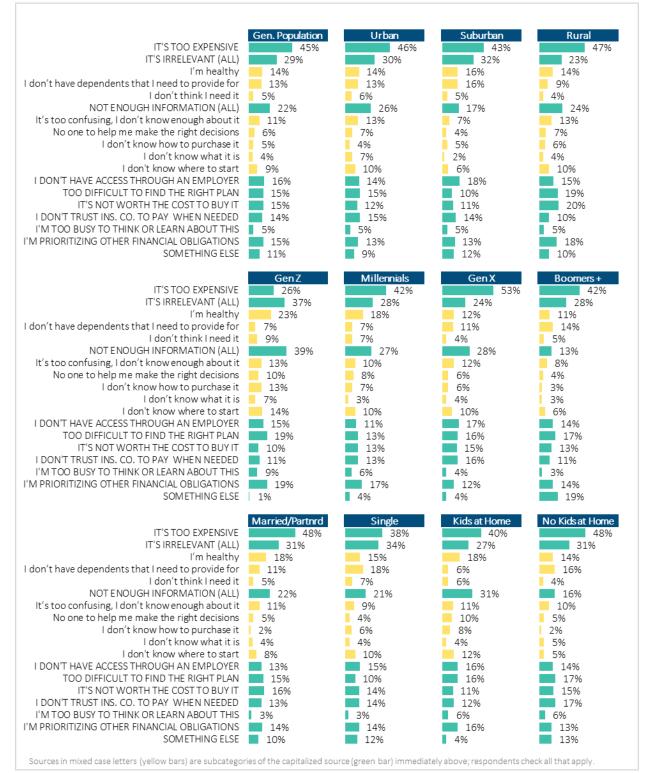
Barriers by Factor

		IT'S IRRELEVANT	NOT ENOUGH	I DON'T HAVE	TOO DIFFICULT TO
	IT'S TOO EXPENSIVE	(ALL)	INFORMATION	ACCESS THROUGH	FIND THE RIGHT
Constal Deputation			(ALL)	AN EMPLOYER	PLAN
General Population Gen Z	45%	29%	22%	16% 15%	15%
Millennials	42%	28%	27%	11%	13%
Gen X Boomers +	53%	24%	28%	17%	16% 17%
Married/Partnered	48%	31%	22%	13%	15%
Single Kids at home	38%	27%	21%	15%	10%
No kids at home	40%	31%	16%	14%	17%
Not college grad	47%	25%	23%	18%	15%
College grad Employed	46%	33%	21%	17%	17%
Unemployed	47%	29%	13%	18%	16%
\$50,000 < \$50,000 \$50,000	45%	31%	22%	20%	16%
\$100,000+	41%	28%	20%	13%	17%
Urban Suburban	46%	30% 32%	26% 17%	14%	15%
Rural	47%	23%	24%	15%	19%
Hispanic/Latino Non-Hispanic Asian	40%	27%	27%	11%	16%
Non-Hispanic Black	37%	28%	31%	14%	13%
Non-Hispanic white Acculturated immigrant	50% 55%	28% 26%	18%	15% 16%	15%
Bicultural immigrant	37%	28%	25%	9%	15%
Unacculturated immigrant	35%	25%	37%	13%	23%
Female Male	45%	26%	16%	16% 16%	13%
Women	45%	26%	17%	16%	13%
Men LGBTQ+	48%	26%	28%	16%	18%
Non-LGBTQ+	49%	28%	21%	14%	17%
With disability Without disability	40%	28%	29%	17%	18%
	IT'S NOT WORTH	I DON'T TRUST	I'M TOOBUSYTO	I'M PRIORITIZING	
General Population Gen Z Millennials Gen X Boomers + Married/Partnered Single Kids at home No kids at home Not college grad College grad Unemployed Sto0,000 \$50,000 \$50,000 \$50,000 Sto0,000- Urban Suburban Suburban Suburban Non-Hispanic Asian Non-Hispanic Asian Non-Hispanic Waite Acculturated immigrant Unacculturated immigrant Female Male Women Men LGBTQ+	THE COSTTO BUY IT 15% 10% 13% 15% 13% 15% 14% 15% 14% 15% 14% 15% 14% 15% 14% 15% 14% 15% 14% 15% 14% 15% 14% 15% 11% 12% 9% 11% 12% 9% 14% 15% 13% 14% 15% 13% 14% 14% 14% 14% 14% 14% 14% 14%	INS. CO. TO PAY WHEN NEEDED 14% 13% 16% 13% 14% 12% 12% 17% 16% 14% 12% 14% 10% 14% 10% 12% 15% 14% 10% 14% 10% 14% 10% 14% 16% 9% 13% 13% 13% 16%	I'M TOO BUSYTO THINK OR LEARN ABOUT THIS 5% 9% 6% 4% 3% 3% 6% 6% 2% 7% 7% 2% 2% 2% 2% 2% 2% 8% 4% 5% 5% 5% 5% 3% 4% 3% 6% 4% 3% 6% 2% 7% 2% 6% 4% 6%	OTHERFINANCIAL OBLIGATIONS 15% 19% 12% 14% 14% 14% 13% 15% 12% 13% 13% 13% 13% 13% 13% 13% 13% 13% 13	SOMETHING ELSE 11% 1% 4% 19% 10% 12% 4% 13% 11% 13% 11% 10% 10% 10% 10% 9% 10% 10% 10% 10% 9% 10% 10% 9%
Gen Z Millennials Gen X Boomers + Married/Partnered Single Kids at home No kids at home No kids at home Not college grad College grad College grad Unem ployed Unem ployed Unem ployed St00,000- \$99,999 \$100,000- \$50,000- \$99,999 \$100,000- Kon-Hispanic Asian Non-Hispanic Black Non-Hispanic Black Non-Hispanic Black Non-Hispanic Black Non-Hispanic Black Non-Hispanic White Acculturated immigrant Bicultural immigrant Unacculturated immigrant Female Male Women Men LGBTQ+	THE COSTTO BUY IT 15% 10% 13% 15% 13% 15% 14% 15% 14% 15% 14% 15% 14% 15% 14% 15% 14% 15% 14% 15% 11% 20% 10% 15% 11% 12% 9% 11% 12% 14% 15% 11% 12% 9% 11% 15% 14% 15% 13% 14% 15% 14% 15% 14% 15% 14% 15% 14% 14% </td <td>INS. CO. TO PAY WHEN NEEDED 14% 13% 16% 13% 14% 13% 14% 12% 17% 16% 14% 14% 14% 10% 14% 10% 14% 15% 14% 14% 16% 9% 14% 14% 16% 9% 13% 13% 12% 14%</td> <td>I'M TOO BUSYTO THINK OR LEARN ABOUT THIS 5% 9% 6% 3% 3% 3% 6% 6% 6% 6% 6% 2% 7% 7% 2% 2% 2% 8% 4% 5% 5% 5% 5% 5% 5% 3% 4% 3% 6% 6% 4% 3% 6% 6% 6% 4%</td> <td>OTHERFINANCIAL OBLIGATIONS 15% 19% 17% 12% 14% 14% 14% 14% 15% 12% 12% 12% 13% 13% 13% 13% 13% 13% 13% 13% 13% 13</td> <td>11% 1% 4% 4% 19% 10% 12% 4% 13% 11% 11% 15% 10% 10% 12% 9% 12% 9% 10% 8% 10% 9% 10% 5% 10% 10% 10% 10%</td>	INS. CO. TO PAY WHEN NEEDED 14% 13% 16% 13% 14% 13% 14% 12% 17% 16% 14% 14% 14% 10% 14% 10% 14% 15% 14% 14% 16% 9% 14% 14% 16% 9% 13% 13% 12% 14%	I'M TOO BUSYTO THINK OR LEARN ABOUT THIS 5% 9% 6% 3% 3% 3% 6% 6% 6% 6% 6% 2% 7% 7% 2% 2% 2% 8% 4% 5% 5% 5% 5% 5% 5% 3% 4% 3% 6% 6% 4% 3% 6% 6% 6% 4%	OTHERFINANCIAL OBLIGATIONS 15% 19% 17% 12% 14% 14% 14% 14% 15% 12% 12% 12% 13% 13% 13% 13% 13% 13% 13% 13% 13% 13	11% 1% 4% 4% 19% 10% 12% 4% 13% 11% 11% 15% 10% 10% 12% 9% 12% 9% 10% 8% 10% 9% 10% 5% 10% 10% 10% 10%

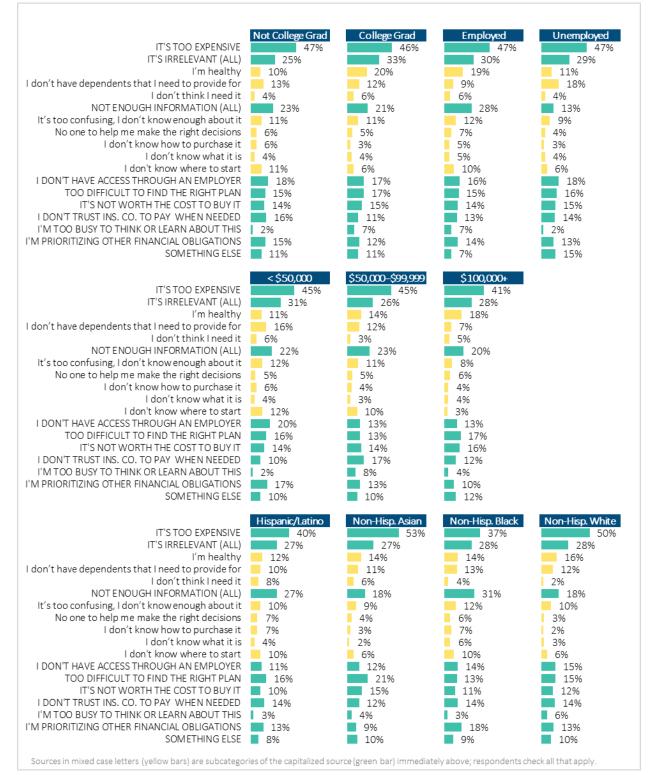
Barriers: Detailed Responses for Irrelevance and Lack of Information



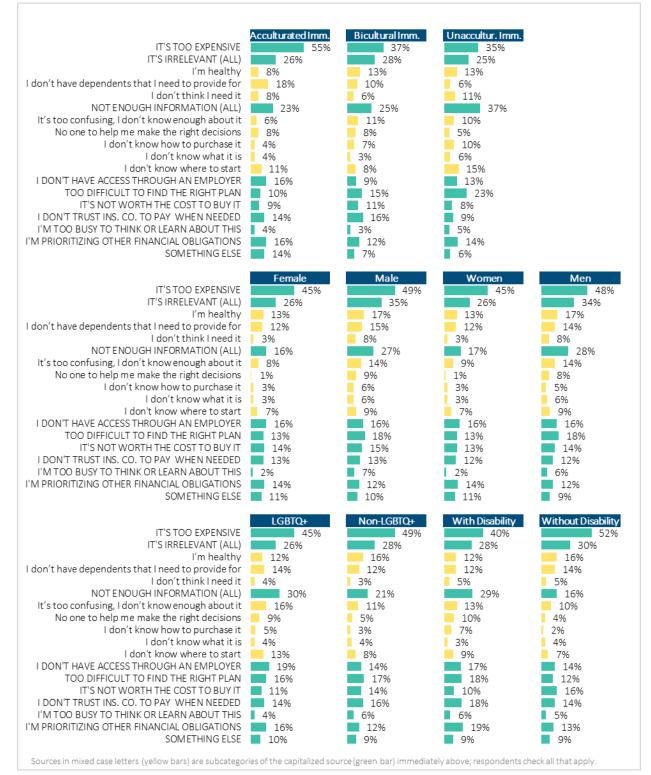
Barriers by Subpopulation (1 of 3)



Barriers by Subpopulation (2 of 3)



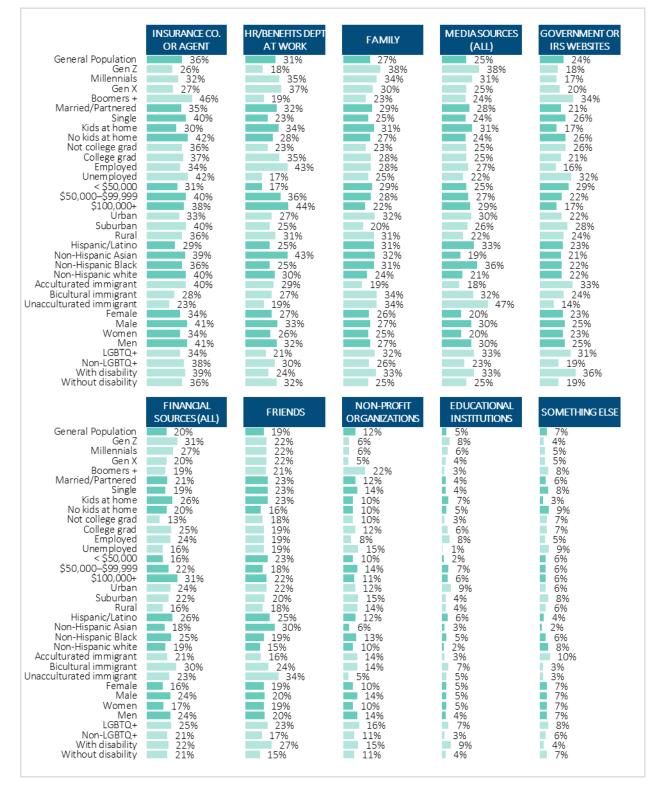
Barriers by Subpopulation (3 of 3)



INFORMATION SOURCES

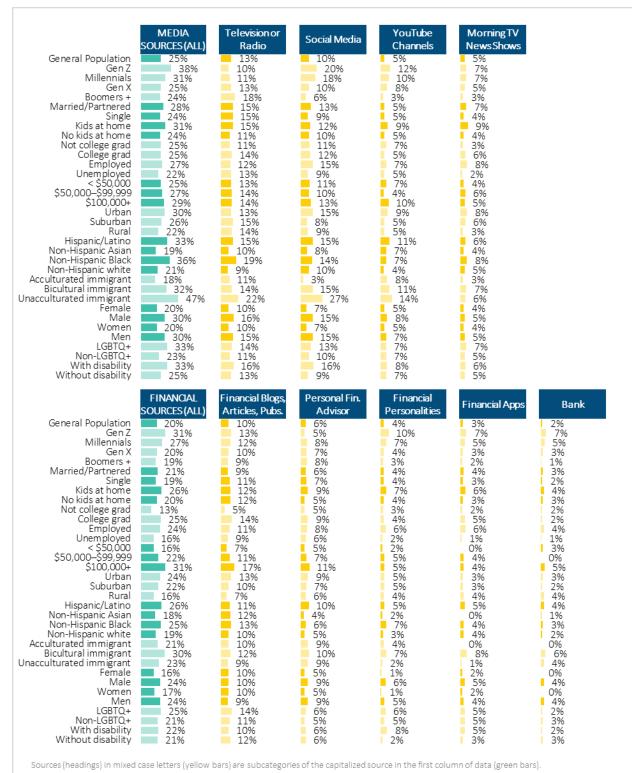
Main Categories of Information Sources

Where do you typically get your information about health/dental insurance products/services?



Detail for Media and Financial Sources of Information

Where do you typically get your information about health/dental insurance products/services?



PERCEPTIONS

Perceptions by Statement (1 of 3)

How much do you agree or disagree that each of the following statements about health/dental insurance products/services describes you?

	St	rongly or Some	what Agree	Neither Agree N	lor Disagree	Strongly or Somewhat Disagree				
	Are for peo	ple like me		re from my	and the second second second	vided by	Make it eas			
General Population	69%	26% 5%	67%	providers 26% 7%	trustworthy 64%	29% 7%	carel 64%	needo		
Gen Z	63%	28% 9%	49%	36% 15%	48%	35% 17%	55%	35% 1		
Millennials	69%	25% 6%	65%	27% 8%	62%	29% 9%	64%	25% 1		
Gen X	67%	26% 7%	61%	30% 9%	58%	34% 8%	52%	36% 1		
Boomers +	74%	22% 4%	73%	20% 7%	69%	26% 5%	70%	23%		
Married/Partnered	76%	19% 5%	74%	19% 7%	73%	22% 5%	71%	21%		
Single	64%	32% 4%	60%	32% 8%	51%	41% 8%	53%	37%		
Kids at home	74%	21% 5% 23% 4%	68%	27% 5%	68%	25% 7%	67%	25%		
No kids at home	73%		70%	23% 7% 30% 10%	68%	26% 6% 31% 7%	65% 58%	26% 31%		
Not college grad College grad	65% 77%	27% 8% 20%3%	60% 70%	24% 6%	62% 68%	26% 6%	69%	31%		
Employed	74%	21% 5%	64%	26% 10%	65%	27% 8%	65%	26%		
Unemployed	70%	25% 5%	70%	24% 6%	67%	28% 5%	66%	27%		
< \$50.000	63%	32% 5%	54%	36% 10%	59%	35% 6%	54%	36%		
< \$50,000 \$50,000-\$99,999	67%	28% 5%	68%	23% 9%	62%	28% 10%	65%	25%		
\$100,000+	83%	13%4%	81%		70%	26% 4%	72%	23%		
Urban	69%	26% 5%	63%	26% 11%	64%	26% 10%	62%	28%		
Suburban	69%	25% 6%	69%	25% 6%	63%	32% 5%	64%	29%		
Rural	67%	26% 7%	63%	29% 8%	60%	33% 7%	60%	28%		
Hispanic/Latino	70%	25% 5%	64%	27% 9%	61%	31% 8%	63%	27%		
Ion-Hispanic Asian	70%	26% 4%	66%	31% 3%	63%	34% 3%	62%	32%		
Ion-Hispanic Black	72%	23% 5%	70%	23% 7%	63%	30% 7%	68%	26%		
on-Hispanic white	72%	24% 4%	69%	25% 6%	67%	28% 5%	67%	24%		
Acculturated imm. cultural immigrant	71% 73%	23% 6%	69%	20% 11%	55%	36% 9%	65%	22%		
Unaccultur, imm,	64%	23% 4%	68% 51%	26% 6% 35% 14%	64% 58%	28% 8% 34% 8%	62% 61%	28%		
Female	73%	28% 8% 22% 5%	63%	26% 11%	66%	28% 6%	65%	28%		
Male	70%	26% 4%	70%	26% 4%	67%	28% 5%	65%	29%		
Women	73%	22% 5%	64%	25% 11%	66%	28% 6%	65%	26%		
Men	69%	27% 4%	68%	28% 4%	67%	28% 5%	65%	29%		
LGBTQ+	60%	33% 7%	56%	31% 13%	48%	38% 14%	50%	35% 1		
Non-LGBTQ+	75%	20% 5%	70%	24% 6%	69%	25% 6%	66%	25%		
With disability	71%	23% 6%	69%	22% 9%	64%	26% 10%	62%	25% 1		
Without disability	72%	25% 3%	68%	25% 7%	70%	25% 5%	67%	26%		
	I feel confid			are/treatment	Have agent		Are designed			
Second Benerication	decision			dable0	comfort		ne			
ieneral Population	63%	28% 9%	61%	25% 14%	60%	31% 9%	60%	31%		
Gen Z Millennials	49% 63%	36% 15% 27% 10%	55% 61%	29% 16% 26% 13%	53% 61%	34% 13% 31% 8%	55% 59%	34%		
Gen X	55%	27% 10% 33% 12%	53%		55%	31% 8% 33% 12%	56%	29% 33%		
Boomers +	68%	26% 6%	68%	32% 15% 20% 12%	58%	34% 8%	64%	29%		
/arried/Partnered	72%	19% 9%	69%	20% 11%	66%	26% 8%	67%	25%		
Single	56%	36% 8%	56%	27% 17%	50%	39% 11%	52%	40%		
Kids at home	72%	20% 8%	68%	24% 8%	70%	25% 5%	66%	25%		
No kids at home	64%	27% 9%	61%	23% 16%	61%	29% 10%	62%	31%		
Not college grad	59%	30% 11%	60%	24% 16%	54%	35% 11%	53%	35%		
College grad	70%	22% 8%	66%	21% 13%	64%	28% 8%	69%	26%		
Employed	67%	22% 11%	65%	19% 16%	64%	27% 9%	64%	26%		
Unemployed	65%	28% 7%	62%	25% 13%	56%	33% 11%	60%	34%		
< \$50,000	52%	37% 11%	56%	31% 13%	48%	42% 10%	51%	42%		
\$50,000-\$99,999	64%	27% 9%	61%	22% 17%	64%	27% 9%	60%	28%		
\$100,000+	77%	18%5%	72%	19% 9%	66%	28% 6%	74%	20%		
Urban	59% 65%	31% 10%	62% 59%	24% 14%	61%	28% 11%	62%	28%		
Suburban Rural	62%	27% 8% 27% 11%	59%	27% 14% 26% 14%	58% 55%	33% 9% 36% 9%	58% 60%	32% 31%		
Hispanic/Latino	63%	28% 9%	65%	26% 9%	58%	34% 8%	60%	31%		
on Liopanic Asian	57%	38% 5%	62%	31% 7%	49%	41% 10%	60%	34%		
ON-FISUADE ASIAN	C 40/	28% 8%	68%	22% 10%	56%	35% 9%	63%	34% 31%		
	D49h		62%	26% 12%	62%	29% 9%	61%	32%		
Ion-Hispanic Black	64% 63%	28% 9%	71%	20% 9%	45%	41% 14%	55%	35%		
Ion-Hispanic Black on-Hispanic white	63% 64%	28% 9% 30% 6%	/ 1 70		65%	29% 6%	63%	28%		
Ion-Hispanic Black on-Hispanic white Acculturated imm.	63% 64%	30% 6%			1.170					
Ion-Hispanic Black on-Hispanic white Acculturated imm.	63% 64% 65% 55%	30% 6% 27% 8% 32% 13%	66% 57%	26% 8% 31% 12%	53%		58%	33%		
Ion-Hispanic Black on-Hispanic white Acculturated imm. cultural immigrant	63% 64% 65%	30% 6% 27% 8% 32% 13%	66%	26% 8% 31% 12% 20% 15%			58%	33%		
Ion-Hispanic Black on-Hispanic white Acculturated imm. cultural immigrant Unaccultur. imm. Female Male	63% 64% 65% 55% 68% 64%	30% 6% 27% 8% 32% 13% 25% 7% 27% 9%	66% 57% 65% 63%	26% 8% 31% 12% 20% 15% 25% 12%	53% 59% 63%	37% 10% 31% 10% 30% 7%	61% 65%	29% 29%		
Ion-Hispanic Black on-Hispanic white Acculturated imm. cultural immigrant Unaccultur. imm. Female Male Women	63% 64% 65% 55% 68% 64% 67%	30% 6% 27% 8% 32% 13% 25% 7% 27% 9% 26% 7%	66% 57% 65% 63% 65%	26% 8% 31% 12% 20% 15% 25% 12% 20% 15%	53% 59% 63% 59%	37% 10% 31% 10% 30% 7% 31% 10%	61% 65% 61%	29% 29% 30%		
Ion-Hispanic Black on-Hispanic white Acculturated imm. cultural immigrant Unaccultur. imm. Female Male Women Men	63% 64% 65% 55% 68% 64% 67% 63%	30% 6% 27% 8% 32% 13% 25% 7% 27% 9% 26% 7% 28% 9%	66% 57% 65% 63% 65% 63%	26% 8% 31% 12% 20% 15% 25% 12% 20% 15% 25% 12%	53% 59% 63% 59% 63%	37% 10% 31% 10% 30% 7% 31% 10% 30% 7%	61% 65% 61% 64%	29% 29% 30% 31%		
Ion-Hispanic Black on-Hispanic White Acculturated imm. cultural immigrant Unaccultur. imm. Female Male Women Men LGBTQ+	63% 64% 65% 55% 68% 64% 67% 63% 49%	30% 6% 27% 8% 32% 13% 25% 7% 27% 9% 26% 7% 28% 9% 36% 15%	66% 57% 65% 63% 65% 63% 52%	26% 8% 31% 12% 20% 15% 25% 12% 20% 15% 25% 12% 30% 18%	53% 59% 63% 59% 63% 44%	37% 10% 31% 10% 30% 7% 31% 10% 30% 7% 43% 13%	61% 65% 61% 64% 49%	29% 29% 30% 31% 34% 1		
Ion-Hispanic Black on-Hispanic White Acculturated imm. cultural immigrant Unaccultur. imm. Female Male Women Men LGBTQ+ Non-LGBTQ+	63% 64% 65% 55% 68% 64% 67% 63% 49% 66%	30% 6% 27% 8% 32% 13% 25% 7% 26% 7% 26% 7% 28% 9% 36% 15% 25% 9%	66% 57% 65% 63% 65% 63% 52% 62%	26% 8% 31% 12% 20% 15% 25% 12% 20% 15% 25% 12% 30% 18% 25% 13%	53% 59% 63% 59% 63% 44% 62%	37% 10% 31% 10% 30% 7% 31% 10% 30% 7% 43% 13% 28% 10%	61% 65% 61% 64% 49% 62%	29% 29% 30% 31% 34% 1 31%		
Female Male Women Men LGBTQ+	63% 64% 65% 55% 68% 64% 67% 63% 49%	30% 6% 27% 8% 32% 13% 25% 7% 27% 9% 26% 7% 28% 9% 36% 15%	66% 57% 65% 63% 65% 63% 52%	26% 8% 31% 12% 20% 15% 25% 12% 20% 15% 25% 12% 30% 18%	53% 59% 63% 59% 63% 44%	37% 10% 31% 10% 30% 7% 31% 10% 30% 7% 43% 13%	61% 65% 61% 64% 49%	29% 1 29% 30% 31%		

+ Asked only of respondents with kids at home; an insufficient number of single respondents answered to show results.

Perceptions by Statement (2 of 3)

How much do you agree or disagree that each of the following statements about health/dental insurance products/services describes you?

		Strongly or		0.00	(internet)	0.0011	lor Disagre	Sugn	0., 5.00	mewhat Dis	-0.77	
		rict rules whe ing claims≬	n Ar		nen authoriz	zing	Italkto	my kidsa	bout †	1 learne	d about fro	mm
General Population	54%		11%		ments	13%	48%	29%	2.20/	39%	29%	329
Gen Z	42%		13%	53% 53%	34% 33%	14%	37%	34%	23% 29%	55%		
Millennials	54%		12%	54%	31%	15%	56%			52%		
Gen X	58%		9%	46%	38%	16%	60%			43%	29%	28
Boomers +	57%	34%	9%	58%	33%	9%	36%	22%	42%			43%
Married/Partnered	59%		11%	58%	31%	11%	49%	28%		50%		309
Single	50%	42%	8%	47%	41%	12%	1270	20/0	2070	29%	36%	35%
Kids at home	55%		12%	58%		14%	55%	259	6 20%	53%		24
No kids at home	57%	35%	8%	57%	34%	9%	52%	19%	29%	38%	29%	339
Not college grad	52%		11%	49%	38%	13%	46%	32%	22%	34%	33%	339
College grad	59%		8%	58%	31%	11%	52%	23%		48%		33
Employed	649		9%	56%	32%	12%	57%	259	% 18%	54%	6 22%	
Unemployed	49%	42%	9%	54%	35%	11%	32%	28%	40%	29%	31%	40%
< \$50,000	48%	42%	10%	47%	42%	11%	45%	22%	33%	34%	34%	329
< \$50,000 \$50,000-\$99,999	57%	34%	9%	50%	34%	16%	47%	30%	23%	43%	23%	349
\$100,000+	62%		11% 💻	65%	26%	9%	60%			44%	25%	319
Urban	57%		10%	50%	37%	13%	60%			42%	27%	319
Suburban	52%		10%	53%	35%	12%	46%	33%	21%	36%	30%	349
Rural	55%		14%	56%	34%	10%	46%	30%	24%	39%	33%	28
Hispanic/Latino	53%		11%	54%	31%	15%	58%			46%	32%	2.
Ion-Hispanic Asian	56%	39%	5%	50%	42%	8%	49%	28%		33%	31%	369
Ion-Hispanic Black	44%		20%	64%	28%		59%		0% 11%	47%	24%	29
on-Hispanic white	59%		8%	54%	36%	10%	45%	35%		41%	28%	31
Acculturated imm.	649		6%	51%		16%	48%	24%	28%	34%	37%	29
cultural immigrant	54%		11%	59%	28%	13%	59%			50%		2
Unaccultur, imm.	45%		15%	47%	34%	19% 13%	60% 45%	32%	23%	46%	33%	349
Female Male	55%	37%	8%	55%	32%	10%	45%	32%		41%	25%	347
Women	55%		11%	55%	31%	14%	46%	32%	20%	41%	29%	339
Men	56%	37%	7%	54%	37%	9%	40%	19%		41%	28%	31
LGBTQ+	55%		10%	40%	45%	15%	40%	29%	31%	40%	33%	27
Non-LGBTQ+	58%		10%	57%	33%	10%	51%	28%		42%	25%	339
With disability	60%		12%	54%		16%	49%	27%	24%	40%	29%	319
Without disability	58%	34%	8%	57%	33%	10%	50%	29%	21%	41%	26%	339
Without disability	Have	34% agents in my ghborhood		re sold l	33% by agents th k like me	10%	50% Make it ha	29%		41%		me
	Have	agents in my shborhood	A	re sold l	by agents th k like me	10%	50% Make it ha	29% ard toget		41%	26% ry will deny	me :
	Have neig	agents in my shborhood 40% 2 41%	2% 16%	re sold l lool	by agents th k like me 51%	10% nat	50% Make it ha	29% ard toget need0	service 35%	41%	26% ry will deny overage/svc 31% 35%	/me : 369
ieneral Population Gen Z Millennials	Have neig 38% 43% 46%	agents in my shborhood 40% 2 41% 37%	2% 16% 17%	Are sold I lool 35% 39% 40%	by agents th k like me 51% 46% 43%	10% nat 14% 15% 17%	50% Make it ha 35% 45% 48%	29% ind to get need 30% 36% 31%	service 35% 19% 21%	41% I worr co 33% 49% 50%	26% ry will deny overage/svc 31% 35% 28%	me : 369 1 2/
ieneral Population Gen Z Millennials Gen X	Have neig 38% 43% 46% 37%	agents in my shborhood 40% 2 41% 2 37% 2 42% 2	2% 16% 17% 1%	Are sold I lool 35% 39% 40% 36%	by agents th k like me 51% 46% 43% 50%	10% nat 14% 15% 17% 14%	50% Vake it ha 35% 45% 48% 43%	29% rd toget need 30% 36% 31% 33%	35% 19% 21% 24%	41% I worr co 33% 49% 50% 44%	26% ry will deny overage/svc 31% 35% 28% 29%	me 369 1 27
ieneral Population Gen Z Millennials Gen X Boomers +	Have neig 38% 43% 46% 37% 30%	agents in my shborhood 40% 2 41% 37% 42% 2 47% 2	22% 16% 17% 21% 3% 2	Are sold I Iool 35% 39% 40% 36% 7%	by agents th k like me 51% 46% 43% 50% 59%	10% nat 14% 15% 17% 14% 14%	50% Make it ha 35% 45% 48% 43% 27% 2	29% ind toget need 30% 30% 31% 33% 8%	service 35% 19% 21% 24% 45%	41% I worr 33% 49% 50% 44% 25% 2	26% ry will deny overage/svc 31% 35% 28% 29% 28% 4	me 369 1 27 27 47%
ieneral Population Gen Z Millennials Gen X Boomers + Aarried/Partnered	Have neig 38% 43% 46% 37% 30% 40%	agents in my shoorhood 40% 2 41% 37% 2 42% 2 47% 2 38% 2	2% 16% 17% 3% 2 2%	Are sold I lool 35% 39% 40% 36% 7% 39%	by agents the k like me 51% 46% 43% 50% 59% 47%	10% at 14% 15% 17% 14% 14% 14%	50% Make it ha 35% 45% 48% 43% 27% 2 41%	29% and toget need 30% 36% 31% 33% 8% 24%	35% 19% 21% 24% 45% 35%	41% I worr co 33% 49% 50% 44% 25% 2 40%	26% ry will deny verage/svc 31% 28% 28% 28% 4 25%	me 369 1 27 27 47% 359
ieneral Population Gen Z Millennials Gen X Boomers + Aarried/Partnered Single	Have: neig 38% 43% 46% 37% 30% 40% 36%	agents in my shborhood 40% 2 41% 2 37% 2 47% 2 38% 2 44% 2	2% 16% 17% 1% 3% 2 2% 20% 2	Are sold I lool 35% 39% 40% 36% 7% 39%	by agents th k like me 51% 46% 43% 50% 59% 47% 59%	10% at 14% 15% 17% 14% 14% 14% 12%	50% Make it ha 35% 45% 48% 48% 27% 2 41% 31%	29% and toget need 30% 36% 31% 33% 8% 24% 36%	service 35% 19% 21% 24% 45% 35% 33%	41% I worn co 33% 49% 50% 44% 25% 2 40% 32%	26% ny will deny werage/svc 31% 28% 29% 28% 4 25% 34%	me 369 1 27 27 47% 359 349
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General Population Gen Z Millennials Gen X Boomers + Married/Partnered Single Kids at home Not college grad College grad College grad College grad College grad College grad Unemployed Unemployed Unemployed St00,000-\$99,999 \$100,000+ Urban Suburban Rural Hispanic/Latino Ion-Hispanic Black Ion-Hispanic Male Acculturated imm. Cultural immigrant Unaccultur. Imm. Female Male Women Men LGBTQ+	Have: neig 38% 43% 46% 37% 40% 36% 40% 36% 34% 34% 40% 34% 45% 41% 45% 42% 33% 33% 33% 30% 51% 43% 33% 40% 35% 40% 33% 41%	agents in my shorhood 40% 2 41% 2 37% 2 37% 2 42% 2 42% 2 47% 2 38% 2 44% 2 32% 2 44% 2 37% 2 45% 2 45% 2 43% 2 44% 26 37% 2 44% 26 2 45% 2 45% 2 44% 26 45% 2 44% 26 45% 2 44% 26 46% 26 44% 26 44% 26 37% 2 44% 26 44% 26 44% 26 37% 2 44% 26 37% 2 37% 2 38% 2 37% 2 3	P 12% 16% 17% 11% 3% 12% 10% 12% 13% 12% 3% 12% 3% 12% 3% 12% 3% 12% 3% 19% 19% 19% 19% 19% 19% 19% 11% 2% 12% 11% 12% 11% 12% 11% 12% 11% 12% 11% 12% 11% 12% 11% 12% 11% 12% 11% 12% 11% 12% 11%	Are sold I Iool 35% 39% 40% 36% 7% 39% 9% 48% 35% 43% 28% 30% 35% 40% 36% 35% 40% 6% 35% 47% 42% 35% 35% 37% 6% 37% 6% 37% 6% 37%	by agents the klike me 51% 46% 43% 50% 59% 47% 59% 41% 53% 57% 43% 59% 57% 43% 59% 57% 43% 59% 41% 48% 56% 49% 55% 63% 41% 45% 52% 49% 52% 49% 60%	10% 14% 15% 17% 14% 14% 14% 12% 16% 10% 13% 13% 15% 16% 13% 13% 12% 16% 13% 12% 16% 13% 12% 16% 13% 12% 16% 13% 12% 16% 13% 12% 16% 15% 15% 15% 15% 15% 15% 15% 15	50% Make it ha 35% 45% 43% 27% 2 41% 33% 33% 39% 45% 26% 2 35% 39% 46% 26% 2 35% 39% 46% 26% 2 35% 39% 46% 35% 39% 43% 31% 31% 31% 31% 44% 33% 31% 44% 33% 33% 33% 33% 33% 33% 33% 33% 33	29% rd toget needo 30% 36% 31% 33% 24% 29% 23% 27% 33% 23% 29% 25% 33% 25% 28% 33% 33% 31% 33% 31% 32% 29% 22% 29% 33% 33% 33% 33% 33% 33% 33% 3	service 35% 19% 24% 45% 35% 35% 33% 27% 46% 32% 34% 34% 36% 29% 36% 29% 36% 23% 20% 19% 38% 32% 38% 20% 19% 34% 39% 34% 34% 34% 38% 20% 20% 19% 38% 36% 23% 23% 23% 23% 23% 23% 23% 23	41% Iworn cc 33% 49% 50% 44% 25% 2 40% 32% 42% 36% 35% 36% 36% 30% 37% 38% 30% 39% 38% 38% 33% 43% 43% 53% 35% 35% 35% 35% 35% 35% 3	26% yverage/svc 31% 28% 28% 28% 4 25% 34% 26% 34% 23% 26% 26% 26% 31% 26% 31% 28% 32% 29% 28% 29% 28% 30% 30% 26%	36% 122 27 47% 35% 38% 38% 29 44% 30% 37% 44% 31% 39% 33% 33% 33% 33% 33% 33% 33% 33% 33
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Perceptions by Statement (3 of 3)

How much do you agree or disagree that each of the following statements about health/dental insurance products/services describes you?

	Strongly or Somew	hat Agree	Neither Agree Nor Disagree	Strongly or Somewhat Disagree
General Population Gen Z Millennials Gen X Boomers + Married/Partnered No kids at home No kids at home Not college grad College grad Suburban Suburban Rural Hispanic/Latino Ion-Hispanic Asian Ion-Hispanic Maite Acculturated imm. culturated immigrant Unaccultur. Imm. Female Male Women Men LGBTO+ Non-LGBTO+ With disability	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	during 29% 2 42% 35% 23% 43 38% 28% 4 38% 28% 4 31% 33% 3 41% 22% 43 27% 4 29% 4 37% 22% 4 37% 28% 4 40% 37% 28% 4 40% 32% 4 38% 4 20% 44 45% 47% 29% 2 35% 29% 2 34% 34% 3 4%	the year0 41% 30% 34% 17% 37% 21% 39% 26% 34% 24% 34% 28% 35% 20% 11% 32% 35% 20% 35% 20% 35% 24% 35% 20% 35% 27% 38% 33% 36% 27% 41% 31% 42% 29% 39% 21% 39% 29% 35% 27% 41% 31% 42% 29% 39% 29% 39% 29% 39% 29% 39% 29% 39% 29% 39% 20% 39% 20% 39% 20% 39% 20% 39% 20% 39% 27% 40% 20% 38% 31% <	
Asked only of respond	ents who currently have neelth insur lents with kids at nome, an insufficie	ence.		

Perceptions by Subpopulation (1 of 3)

How much do you agree or disagree that each of the following statements about health/dental insurance products/services describes you?

			Stron	gly or Son Agree	lewhat		er Agree Disagree	Strong	gly or So Disagre	mewhat æ		
	General	Popula	ation	-	Jrban	-	Su	burban			Rural	
Are for people like me	69%		26% 5%	699		27% 5%	69%		<mark>6%</mark> 6%	679		27% 7
Allow care from my preferred providers	67%		6% 7%	63%		5% 11%	69%		6% 6%	63%		0% 8
Are provided by trustworthy companies	64%		9% 7%	649		5% 10%	63%		2% 5%	60%		4% 7
Make it easy to get the care need≬	64%		8% 9%	62%		9% 10%	64%		% 7%	60%		9% 12
I feel confident making decisions about	63%		8% 9%	59%		% 10%	65%		3% 8%	62%		7% 11
Make my care/treatment affordable	61%		% 14%	62%		% 14%	59%		6 14%	60%		5% 14
Have agents that I feel comfortable with	60%		1% 9%	61%		3% 11%	58%	34		55%		7% 9
Are designed to match my needs	60%		1% 9%	62%	_	% 10%	58%		% 10%	60%		2% 9
Have strict rules when paying claims	54%		% 11%	57%		% 10%	52%	399		55%		% 14
Are fair when authorizing payments	53%		6 13%	50%		6 13%	53%		6 12%	56%		1% 10
I talk to my kids about	48%	29%		60%		6 23%	46%	33%	21%	46%	30%	
I learned about from my parents		29%	32%	42%	27%	31%			34%	39%	33%	28%
Have agents in my neighborhood	38%	40%	22%	42%	38%	21%	34%		23%	35%	41%	25%
Are sold by agents that look like me	35%	50%	14%	36%	49%	16%	32%	57%	12%	35%	50%	16
	G	ienZ	-	Mi	llennials	5	G	ien X		Bo	omers	
Are for people like me	63%	2	8% 9%	699		5% 6%	67%	2	5% 7%	74	%	22%
llow care from my preferred providers	49%		6 15%	659		7% 8%	61%		% 9%	73		20%7
Are provided by trustworthy companies	48%	35%		62%		9% 9%	58%		% 8%	699		27%
Make it easy to get the care I need≬	55%	35		649		4% 11%	52%		6 12%	709		23%
I feel confident making decisions about	49%	36%		63%		7% 10%	55%		6 12%	689		26%
Make my care/treatment affordable≬	55%		% 16%	61%		% 13%	53%		15%	689		0%1
Have agents that I feel comfortable with	53%	349		61%		1% 8%	55%	339	and the second s	58%		4% 8
Are designed to match my needs	55%	33	and the second se	59%		% 12%	56%	339		64%		9%
Have strict rules when paying claims	42%	45%		54%		% 12%	58%		% 9%	57%		4%
Are fair when authorizing payments	53%	339	and the second se	54%		6 15%	46%	38%		58%		3% 9
I talk to my kids about		34%	29%	56%		6 19%	60%		6 18%	36% 2		42%
I learned about from my parents	55%	289		52%	28%		43%	29%	28%	27% 30		43%
Have agents in my neighborhood	43%	41%		46%	36%		37%	42%	21%	30%	47%	23
Are sold by agents that look like me	39%	46%	15%	40%	42%	17%	36%	51%	14%	27%	59%	14
	Married	/Partn	ered		ingle		Kids	at Hom	e	No Ki	dsat Ho	me
Are for people like me	769	6	19%5%	649	6 3	2% 4%	749	% 2	2%5%	73	%	24%
llow care from my preferred providers≬	749	6	19%7%	60%	33	3% 8%	68%	6 2	7% 5%	709	6	23%
Are provided by trustworthy companies	73%	6	21%5%	51%	419	% 8%	68%	6 2	5% 7%	689	6	27%
Make it easy to get the care I need≬	71%	6 2	20%8%	53%	37	% 10%	67%	6 20	5% 8%	659	6 2	7%
I feel confident making decisions about	729	6 1	8%9%	56%	37	% 8%	729	6 2	1%8%	64%	6 2	8% 9
Make my care/treatment affordable≬	69%	6 1	9%11%	56%	289	6 17%	68%	6 24	4% 8%	61%	24	1% 16
Have agents that I feel comfortable with	66%		7% 8%	50%		6 11%	7.09		5% 5%	61%		0% 1
Are designed to match my needs	67%		5% 8%	52%	39		66%		5% 9%	62%		2% 7
Have strict rules when paying claims	59%		% 11%	50%	419		55%		6 12%	57%		5% 8
Are fair when authorizing payments	58%		% 11%	47%	41%		58%		6 14%	57%		5% 9
I talk to my kids about‡	49%		23%				55%		20%	52%	19%	
I learned about from my parents	50%		30%	29%	36%	35%	53%		24%	38%	29%	33%
Have agents in my neighborhood	40%	38%	22%	36%	44%	20%	50%		18%	38%	41%	22
					11/1	2070	0070	00/0	10/0		1410	22

V Asked only of respondents who currently have health/dental insurance.

+Asked of only respondents with kids at home; an insufficient number of single respondents answered to show results.

Perceptions by Subpopulation (2 of 3)

How much do you agree or disagree that each of the following statements about health/dental insurance products/services describes you?

		S	trongly o Al	or Som gree	lewhat		her Agree Disagree	Stron	gly or So Disagre	xmewha ee	t	
	Not Col	lege Grad		Coll	ege Gr	ad	Em	ployed		U	nempl	oyed
Are for people like me	65%	28%		77		20%3%			22%5%	7	0%	26% 5
Allow care from my preferred providers0	60%	31%	10%	709	6	23% 6%	64%	27	% 10%	7	0%	24% 6
Are provided by trustworthy companies	62%	32%	7%	689	6	26% 6%	65%	28	3% 8%	6	7%	29% 5
Make it easy to get the care I need≬	58%	32%	11%	699	6	24% 7%	65%	27	7% 9%	6	5%	28% 7
I feel confident making decisions about	59%	31%	11%	709	6	21% 8%	67%	23	3%11%	65	5%	29% 7
Make my care/treatment affordable◊	60%	25% 1	.6%	66%	6 2	1%13%	65%	20	% 16%	62	.%	26% 13
Have agents that I feel comfortable with	54%	36%	11%	64%	2	8% 8%	64%	27	7% 9%	56	%	34% 11
Are designed to match my needs	53%		12%	699	6	25% 5%	64%		% 10%	60		35% 6
Have strict rules when paying claims	52%		11%	59%	· · · · · · · · · · · · · · · · · · ·	3% 8%	a second s		8% 9%	499	_	43% 9
Are fair when authorizing payments	49%		13%	58%		1% 11%			6 12%	54		36% 11
I talk to my kids about	46%			52%		6 25%	57%		6 18%	32%		40%
I learned about from my parents		4% 33		48%		33%	54%		24%	29%		40%
Have agents in my neighborhood				10%	36%		50%	29%		26%	529	
Are sold by agents that look like me				13%	489			44%		28%	60	
	<\$5	60,000	\$	50,00	0-\$99	,999	\$10	0,000+				
Are for people like me	63%	32%	5%	67%	6	28% 5%	83	%	13%4%			
Allow care from my preferred providers0	54%	36%	10%	68%	6	23% 9%	81	%	16%8%			
Are provided by trustworthy companies	59%	35%	6%	62%	2	8% 10%	70%	6 2	6%4%			
Make it easy to get the care I need0	54%		10%	65%		5% 10%			23%5%			
I feel confident making decisions about	52%		11%	64%		27% 9%			18%5%			
Make my care/treatment affordable≬	56%	31% 1		61%		2% 17%	729		9% 9%			
Have agents that I feel comfortable with	48%		10%	64%		7% 9%	66%		8% 6%			
Are designed to match my needs	51%		7%	60%		7% 12%			9%6%			
Have strict rules when paying claims	48%		10%	57%	_	4% 9%	62%		% 11%			
Are fair when authorizing payments	47%			50%		% 16%	65%		5% 9%			
I talk to my kids about		22% 33		47%		23%	60%		6 19%			
I learned about from my parents		4% 32		13%	23%	34%	44%		31%			
Have agents in my neighborhood		470 52 14% 24			39%		44%	36%	19%			
Are sold by agents that look like me				4%	52%			46%	15%			
	Hispan	ic/Latino	N	on-Hi	spanic	Asian	Non-His	spanic B	lack	Non-I	lispar	ic White
Are for people like me	70%			709		26% 4%			3% 5%	-	2%	24%
Allow care from my preferred providers	64%	27%		66%	-	30% 3%			3% 7%	-	9%	24% 6
Are provided by trustworthy companies	61%	31%		63%		33% 3%	1		1% 7%	_	7%	28% 5
Make it easy to get the care I need≬	63%	27%		62%		32% 6%			7% 6%		7%	24% 9
I feel confident making decisions about	63%	29%		57%		7% 5%			7% 8%		3%	27% 9
Make my care/treatment affordable	65%	26%		62%		31% 7%			2%10%		.%	26% 12
Have agents that I feel comfortable with	58%	33%		49%		% 10%			% 9%	-	2%	28% 9
Are designed to match my needs	60%	31%		60%		4% 6%			1% 6%		.%	32% 7
Have strict rules when paying claims	53%	35%		56%		9% 5%			20%	59		33% 8
Are fair when authorizing payments	54%	30% 1		50%		970 970 2% 8%			3% 8%	54		36% 10
I talk to my kids about						5 23%			8% 8% % 11%			4% 20%
	58%	24% 1		49%			59%			459		
I learned about from my parents	46%			3% 3		36%	47%		29%	41%		
Have agents in my neighborhood	45%			3%	46%	22%	38%	41%	21%	33%	46	
Are sold by agents that look like me	40%	47% 1	13% 26	i% ·	48%	25%	36%	48%	17%	33%	54	1%

» Asked only of respondents who currently have health/dental insurance.

+Asked of only respondents with kids at home; an insufficient number of single respondents answered to show results.

Perceptions by Subpopulation (3 of 3)

How much do you agree or disagree that each of the following statements about health/dental insurance products/services describes you?

23% 6%

20%11%

36% 9%

23% 13%

30% 6%

20% 9%

35% 10%

30% 6%

28%

29%

26%

21%5%

26% 11%

28% 6%

26% 9%

25% 7%

20% 15%

30% 10%

29% 10%

34% 11%

32% 13%

45% 32% 23%

18%

33% 16%

41%

14%

Acculturated Imm.

69%

65%

64%

71%

559

45%

34%

30%

19%

55%

64%

51%

48% 24%

38%

44%

64%

Female

73%

63%

65%

68%

65%

59%

619

56%

55%

Strongly or Somewhat

Agree

Bicultural Imm.

68%

649

62%

65%

66%

65%

63%

54%

59%

59%

50%

51%

Neither Agree

Nor Disagree

24%4%

26% 6%

29% 8%

28% 10%

27% 8%

26% 8%

29% 6%

28% 9%

35% 11%

28% 13%

25% 17%

12%

27% 4%

27% 4%

29% 5%

29% 6%

28% 9%

26% 12%

30% 7%

30% 6%

36% 10%

38% 8%

19% 26%

29% 21%

37% 12%

41%

Male

70%

709

65%

64%

63%

63%

65%

55%

55%

55%

Unacculturated Imm.

649

51%

58%

61%

55%

57%

53%

45%

47%

46%

43%

60%

58%

Strongly or Somewhat

Disagree

28% 8%

35% 14%

34% 8%

28% 11%

32% 13%

31% 12%

37% 10%

33% 9%

24% 16%

34% 21%

35% 23%

15%

13%

21%5%

26% 11%

28% 6%

26% 9%

25% 7%

20% 15%

31% 10%

30% 9%

33% 11%

32% 14%

46% 32% 22%

Men

27% 4%

27% 4%

28% 5%

30% 6%

28% 9%

26% 12%

30% 7%

31% 5%

37% 7%

37% 9%

19% 25%

69%

689

679

65%

63%

63%

639

64%

56%

54%

56%

41%

35% 19%

46%

Women

739

64%

669

65%

67%

65%

59%

61%

55%

55%

Are for people like me Allow care from my preferred providers0 Are provided by trustworthy companies Make it easy to get the care I need0 I feel confident making decisions about Make my care/treatment affordable0 Have agents that I feel comfortable with Are designed to match my needs Have strict rules when paying claims0 Are fair when authorizing payments0 I talk to my kids about I learned about from my parents Have agents in my neighborhood Are sold by agents that look like me

Are for people like me Allow care from my preferred providers0 Are provided by trustworthy companies Make it easy to get the care I need0 I feel confident making decisions about Make my care/treatment affordable0 Have agents that I feel comfortable with Are designed to match my needs Have strict rules when paying claims0 Are fair when authorizing payments0 I talk to my kids about #

I learned about from my parents	41%	25%	34%	41%	29%	30%	41%	25%	33%	41%	29%	31%
Have agents in my neighborhood	36%	43%	21%	40%	39%	22%	35%	43%	21%	40%	38%	21%
Are sold by agents that look like me	35%	52%	13%	37%	50%	14%	35%	52%	13%	37%	49%	14%
	L	GBTQ+	- 3	Non	LGBTC	} +	With	n Disabil	ity	Witho	ut Disab	bility
Are for people like me	60%	i 33	3% 7%	75	%	21%5%	71	%	23%6%	72	%	25%3%
Allow care from my preferred providers0	56%	31	% 13%	709	6	2 <mark>5% 6</mark> %	69	% 2	2% 9%	689	% 2	5% 7%
Are provided by trustworthy companies	48%	38%	6 14%	699	6	26% 6%	649	6 2	6% 10%	70	% 2	26% 5%
Make it easy to get the care I need≬	50%	349	6 15%	669	6 2	6% 9%	629	6 25	5% 13%	679	6 2	7% 7%
I feel confident making decisions about	49%	36%	6 15%	66%	6 2	6% 9%	629	6 28	8% 10%	669	6 2	8% 7%
Make my care/treatment affordable0	52%	29%	6 18%	62%	25	5% 13%	58%	25	% 16%	639	6 25	5% 12%
Have agents that I feel comfortable with	44%	43%	13%	62%	28	8% 10%	56%	30	% 13%	649	6 28	8% 9%
Are designed to match my needs	49%	33%	6 17%	62%	3	1% 7%	57%	30	% 13%	62%	i 3.	2% 7%
Have strict rules when paying claims0	55%	34	% 10%	58%	33	3% 10%	60%	i 28	3% 12%	58%	34	1% 8%
Are fair when authorizing payments	40%	44%	15%	57%	34	% 10%	54%	309	% 16%	57%	34	% 10%
I talk to my kids about‡	40%	29%	31%	51%	29%	21%	49%	28%	24%	50%	29%	21%
I learned about from my parents	40%	33%	27%	42%	26%	33%	40%	29%	31%	41%	26%	33%
Have agents in my neighborhood	33%	47%	20%	41%	38%	22%	40%	38%	22%	41%	38%	22%
Are sold by agents that look like me	26%	59%	14%	36%	50%	15%	40%	43%	16%	34%	54%	12%

V Asked only of respondents who currently have health/dental insurance.

+Asked of only respondents with kids at home; an insufficient number of single respondents answered to show results

About The Society of Actuaries Research Institute

Serving as the research arm of the Society of Actuaries (SOA), the SOA Research Institute provides objective, datadriven research bringing together tried and true practices and future-focused approaches to address societal challenges and your business needs. The Institute provides trusted knowledge, extensive experience and new technologies to help effectively identify, predict and manage risks.

Representing the thousands of actuaries who help conduct critical research, the SOA Research Institute provides clarity and solutions on risks and societal challenges. The Institute connects actuaries, academics, employers, the insurance industry, regulators, research partners, foundations and research institutions, sponsors and non-governmental organizations, building an effective network which provides support, knowledge and expertise regarding the management of risk to benefit the industry and the public.

Managed by experienced actuaries and research experts from a broad range of industries, the SOA Research Institute creates, funds, develops and distributes research to elevate actuaries as leaders in measuring and managing risk. These efforts include studies, essay collections, webcasts, research papers, survey reports, and original research on topics impacting society.

Harnessing its peer-reviewed research, leading-edge technologies, new data tools and innovative practices, the Institute seeks to understand the underlying causes of risk and the possible outcomes. The Institute develops objective research spanning a variety of topics with its <u>strategic research programs</u>: aging and retirement; actuarial innovation and technology; mortality and longevity; diversity, equity and inclusion; health care cost trends; and catastrophe and climate risk. The Institute has a large volume of <u>topical research available</u>, including an expanding collection of international and market-specific research, experience studies, models and timely research.

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