The Affordable Care Act in New Mexico
Community Survey Snapshot

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The Affordable Care Act
Community Survey Snapshot

Introduction & Overview

The Survey

As part of Con Alma Health Foundation’s project to assess the impact of the Patient Protection and Affordable Care Act (ACA) in New Mexico, the Foundation conducted an informal survey in the fall of 2015 to provide an opportunity for individuals around the state to share feedback on how the Affordable Care Act has impacted them, their family, and community. Con Alma received a total of 266 responses, which provides a snapshot of respondents’ perceptions about ACA in New Mexico. This survey does not profess to represent the general public opinion about the Affordable Care Act in our state.

The community survey was distributed online, and through Con Alma Health Foundation’s website, social media, newspapers, and other means. It was also posted to several websites such as the Center for Nonprofit Excellence, Santa Fe Community Foundation, and Goodnews New Mexico, among others.

Although the number of responses was small, the geographic representation was remarkable. As demonstrated in the Geographic Participation graphic, responses were received from 30 of the 33 counties in New Mexico representing 55 communities/towns/villages around the state. The geographic participation could not have been accomplished without the help of the New Mexico Alliance of Health Councils. The Alliance is comprised of 38 county and tribal health councils throughout New Mexico.

This snapshot revealed concerns regarding affordability and the complexity of obtaining health insurance and demonstrates continued barriers to health care consistent with other surveys of this type. Responses were less clear about the depth of understanding of some of the benefits of health care reform under the Affordable Care Act. For example, under ACA, insurance companies cannot refuse coverage due to pre-existing conditions. ACA covers preventive services, allows young adults to stay on their parents’ health insurance plan, and includes mental health and substance abuse services as essential health benefits.

As with the implementation of any major new policy, there is often a gap between what was planned and what actually occurred. With ACA, the challenges of implementation revolve around cost, and the complexity of the Affordable Care Act itself. Suggestions from survey respondents on what can be done to improve the implementation of ACA were largely focused on increasing affordability and reducing the complexity of obtaining health insurance. Health literacy and continued outreach and education were specific strategies recommended by respondents to improve the implementation of ACA in New Mexico.

The ACA Assessment Project

With funding support from the W.K. Kellogg Foundation, Con Alma Health Foundation undertook a two-year study to assess the impact of the Patient Protection and Affordable Care Act (ACA) in New Mexico, from a health equity perspective. The new law provides an opportunity for addressing racial and ethnic disparities, increasing coverage and access, focusing on wellness and prevention, and improving the quality of health care. The project will help determine whether the implementation of specific provisions of the ACA related to health equity are being done well, where the challenges are, recommendations on where there could be improvement, and the overall progress around moving toward health equity in New Mexico with a focus on low income and children of color. The report, Achieving Equity in Health for Children and Families in New Mexico through the Affordable Care Act, will be released in spring 2016. The Community Survey Snapshot is related to, but separate from the report.
Geographic Participation

**Question: Please tell us where you live?**

Survey participants were asked to provide their zip code and where they live. 258 out of 266 participants responded from 30 different counties and 55 different communities.

Results:
- 266 Replies
- 30 Counties
- 55 Communities/Towns/Villages

Counties with no response: Harding, Union, Sierra
Counties with largest Response: Bernalillo 51, Santa Fe 47, Dona Ana 36, Grant 28, Sandoval 16, Quay 14

**Question: What best describes you?**

Respondedes were given a short list of options and an other category that offers a text field allowing for participants to enter their response that best describes them.

<table>
<thead>
<tr>
<th>Community</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community Member</td>
<td>92</td>
</tr>
<tr>
<td>Provider (doctor, nurse or work in a health clinic)</td>
<td>43</td>
</tr>
<tr>
<td>Member of a Health Council or Community Health Group</td>
<td>40</td>
</tr>
<tr>
<td>ACA Enroller or Outreach Coordinator for ACA</td>
<td>9</td>
</tr>
<tr>
<td>Other</td>
<td>42</td>
</tr>
</tbody>
</table>
Question: Did you purchase health insurance through the federal (healthcare.gov) or the state marketplace, BeWell NM (BeWellNM.com)?

- No: 73.2%
- Yes: 23.0%
- No response: 3.8%

Question: Did you find there were a sufficient variety of plans to choose from?

We received 266 responses to our survey. 85 answered yes to this question, 76 answered no to this question, and 105 did not respond to this question.

- No: 28.6%
- No response: 32.0%
- Yes: 39.5%

Question: If you did purchase health insurance from one of the marketplaces, did you find a plan that was affordable?

The response received here was consistent with later open ended questions about the unaffordability of the ACA to working families.
Impact of the ACA on New Mexico Families

Question: Do you think the ACA has been positive for New Mexico?

When asked if they think the ACA has been positive for New Mexico 50% of respondents shared that it has had a positive impact, 13% shared a neutral position, and 37% shared that it has had a negative impact. There has been a 256 out of 266 response rate.

Question: Has the ACA increased access to health care for low-income people, communities of color, and rural residents of NM?

No
Yes
Other
57
22
22

Question: What positive impact has the ACA had on health care in New Mexico?

This question was a multiple choice “check all that apply” item. Respondents were give the choice to give other impacts the ACA has had on health care. This question received a total of 783 responses. There were 266 participants. If a respondee indicated another answer we looked for emergent themes.

- People cannot be denied for health insurance because of pre-existing conditions. 175
- It has made health care available for all New Mexicans. 117
- Covers adult children. 114
- All insurance plans must cover behavioral health. 103
- People can receive preventative care. 109
- Low cost insurance plans to meet a person's budget. 82
- I am unsure of the specific benefits. 45
- Other 38

Continued...
Impact of the ACA on New Mexico Families

Question: Would you like to share a brief description of how the ACA has impacted you and/or your family?

This was a optional question were respondents were given the opportunity to fill in their personal stories. The item received 179 responses and was analysed and and cded by team members if their answers were Positive statements, Negative statements or Neutral. There were 91 respondents who chose not to answer. 171 answered.

EMERGENT THEMES FROM THIS QUESTION

The most popular theme emerging from the data is that the ACA is unaffordable, especially for those who do not qualify for any subsidies. 78 respondents shared that they and/or their family were impacted by the unaffordable nature of the ACA in one way or another. This could have been through high deductibles and copays, or uncovered medications, etc.

Second highest emergent theme is that 35 respondents have received increased coverage, expanded options, prevention help, or were able to be covered with preexisting conditions that would have disqualified them prior to the ACA.

Next highest ranking emergent theme was decreased insurance coverage, with 32 respondents.

"I am required to keep my employer insurance as a state employee. They tripled my deductible and I have three kids, so ACA is NOT working for me, unfortunately."

"My insurance premiums have gone up. My benefits have gone down. Affordable for whom?"

"Many friends and neighbors now have healthcare coverage made available by ACA. My coverage is provided by employer, but all around me are people now reassured that they have healthcare coverage whenever they may need it. ACA is having positive impact all across New Mexico!"

"My two adult children have benefitted from the ACA. They now have access to medical care. In the past, once both turned 26 and weren't able to continue on our insurance, neither had the means to pay for routine health care. Now both have this. It is a definite relief."

"My insurance premiums have gone up. My benefits have gone down. Affordable for whom?"
Outreach and Implementation

Question: Who in your community have been actively involved in implementing the ACA?

Each survey participant was asked to “check all that apply,” the form then collected all categories checked by each respondent. As with other items, the “other” category entries are lumped together and tallied as one category.

- Health Councils: 105
- Social Service Agencies: 123
- State government agencies, e.g., NM Dept. of Human Services, Income Support or Medicaid offices: 160
- Hospitals, Clinics or Primary Care Doctors: 159
- Insurance agencies or groups: 123
- Faith Communities: 26
- Schools: 25
- County or tribal government agencies: 66
- Other: 48

Question: Describe outreach and enrollment efforts in your community regarding health insurance options.

Respondents were asked to "fill in" a description of the outreach in their communities. Answers were analysed for emerging themes with the medical centers and hospitals being the highest response and then community events the second highest.

- FQHC/medical center/clinics/hospital
- Community events/meetings/friends & neighbors/faith based
- Radio/TV/media ads/printed materials
- Government Health Related Agencies

Eighteen respondents felt there was inadequate outreach.
Suggestions for Improvement

Question: What have been some barriers to implementing the ACA in your community?

Each survey participant was asked to "check all that apply" to the categories presented.

- Complexity of obtaining health insurance: 70
- Lack of knowledge and awareness of options available: 66
- Cost of Health Insurance: 61
- Difficulty of using Healthcare.gov or BeWell.gov: 110
- Negative Publicity and/or attitudes regarding the ACA: 57
- Lack of bilingual assistance and materials (in Spanish, Navajo or other languages): 30
- Lack of culturally appropriate information: 30
- Other: 43

People thought that health literacy needs to be a priority. People don’t understand what deductibles, copays, formularies are, or that they have preventive care. Respondents report that they are confused and it is too complex to understand all of the provisions.

Question: What can be done to improve the implementation of the ACA?

Respondents could input their opinion and the team analysed the answers for emerging themes. There were 171 participants out of 266 responded to this item.

- Lower Costs making it Affordable for all: 39
- Continued Outreach and Education: 31
- Make it Clear and Easy to Understand: 12
- Repeal ACA: 19
- Single Payer - Medicaid for All: 18
- Access to care/providers: 24

Lack of affordability was the most emergent theme from the survey, especially for working families.