



connecting Pennsylvanians to health coverage®

Market Research: Insights from PA's Uninsured

Pennie conducted a digital survey to **600 uninsured Pennsylvanians** to better understand their awareness of Pennie and health coverage in general.

Key Takeaways

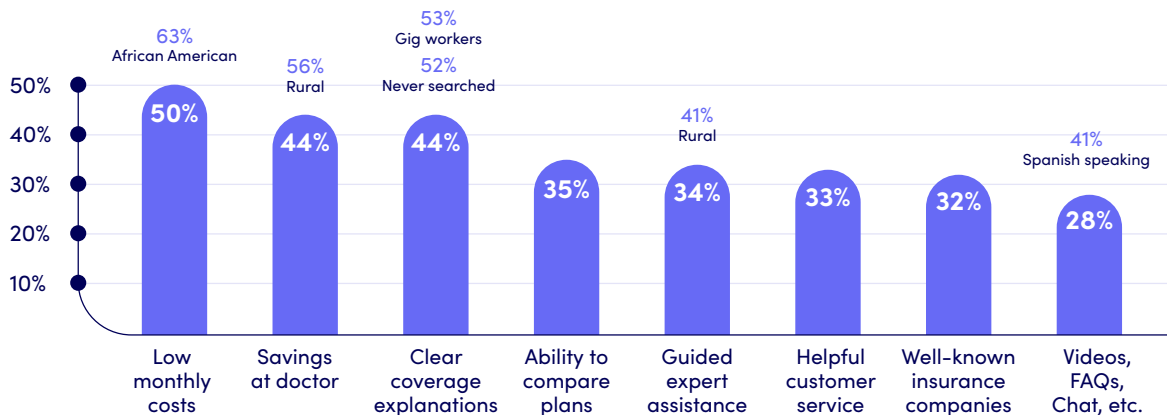
- Cost is the most common obstacle to having coverage.
- Uninsured residents rarely think about health coverage, but the vast majority understand the financial risks of being uninsured.
- Awareness of Pennie is still fairly low.
- Health insurance and purchasing health insurance is overwhelming.
- Few are aware that Pennie offers free services to assist with alleviating their pain points and concerns.

Health Coverage Awareness

80% of respondents are concerned about medical debt or financial crisis resulting from illness or injury; but only 50% have had coverage before.

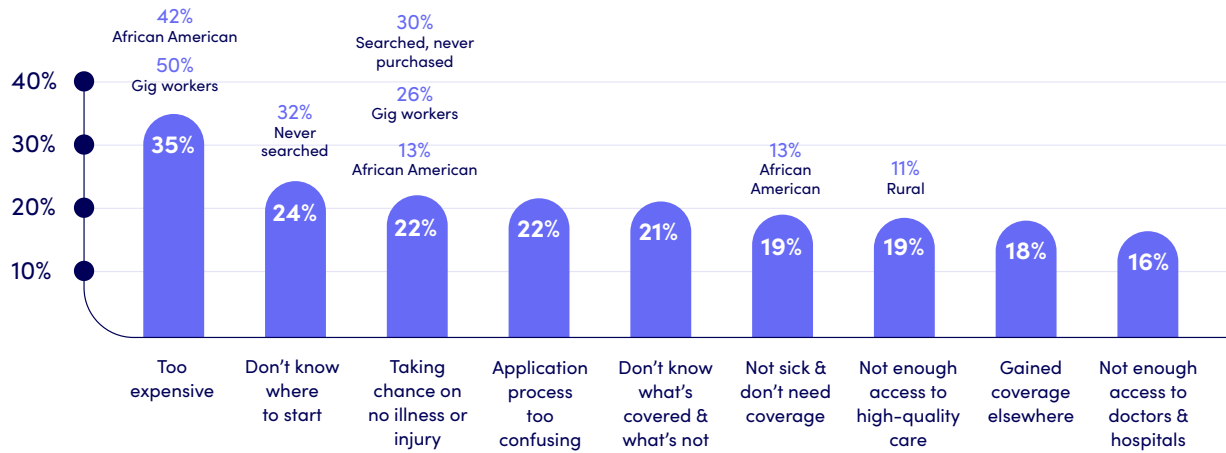
Key Attributes for Health Coverage:

Savings and clear explanations are the top key attributes, with a clear gap between any others. Videos, FAQs, and online chats were ranked as the top key attributes when seeking health coverage for Spanish-speaking respondents.



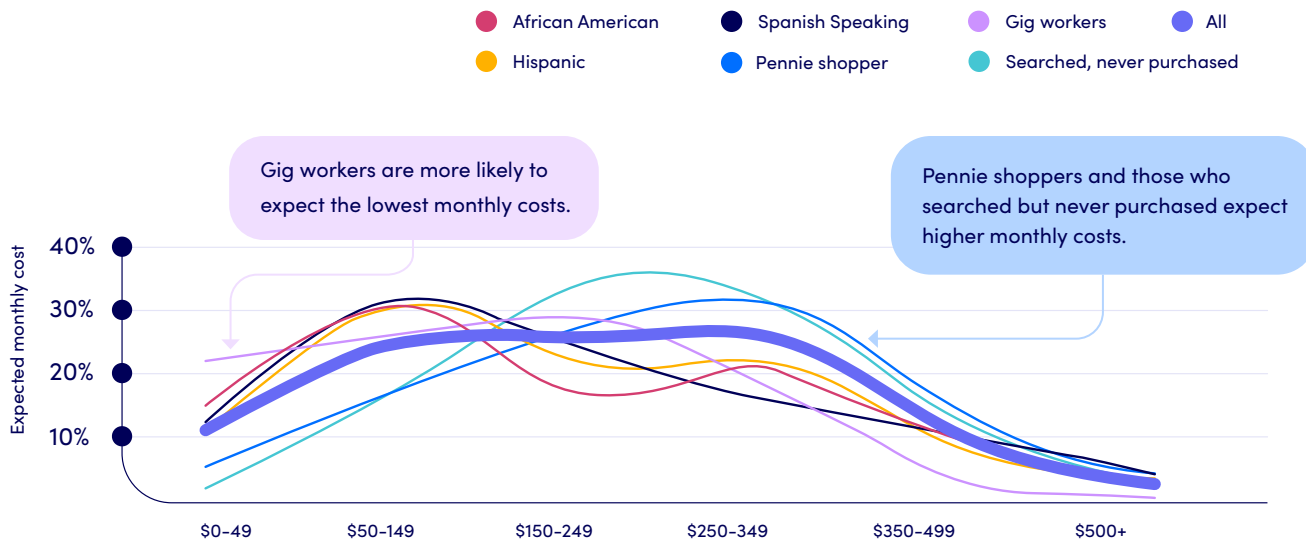
Reasons for Being Uninsured

Beyond cost, many of the top reasons for being uninsured has to do with confusion about how to get and use health coverage as well as the value of enrolling in a health plan.



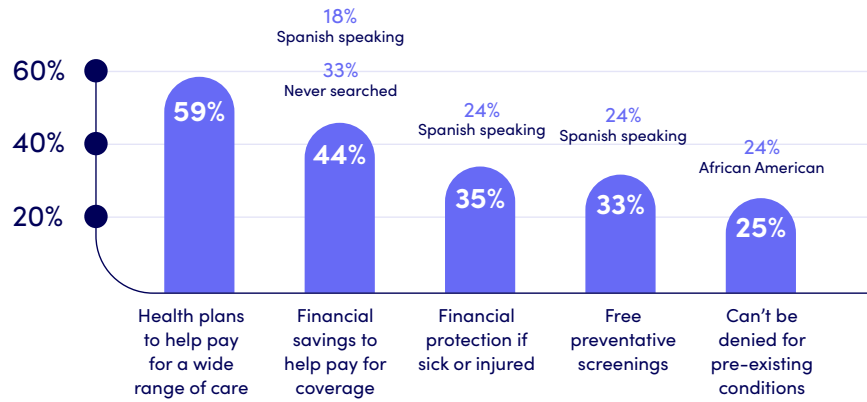
Cost Expectations

There is no consensus on what a reasonable monthly cost is, with 77% expecting anything from \$50 to \$350.

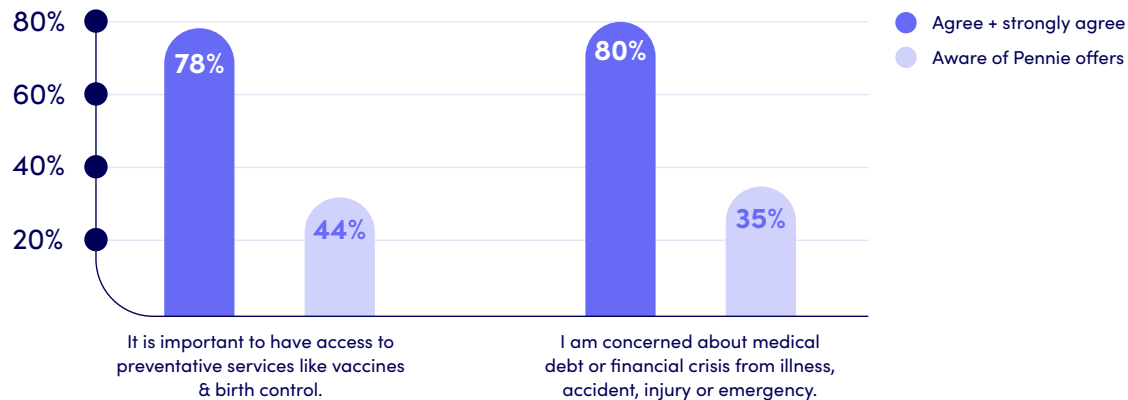


Pennie Awareness within the Uninsured

30% have heard of Pennie; of those aware, many correctly identified Pennie and the connection to health coverage, but familiarity drops off when asking about specific benefits.



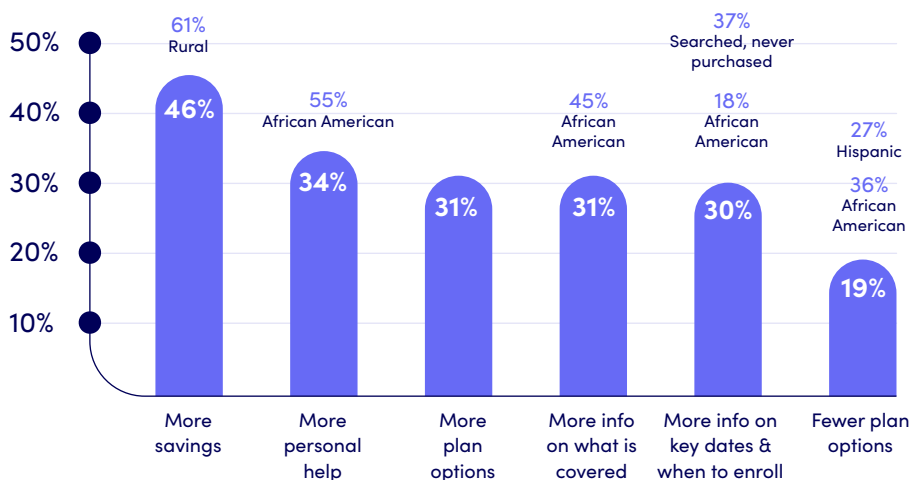
While all key audiences expressed concern over financial protection and access to preventative services, few are aware that Pennie offers services to assist with alleviating those worries.



Motivating Factors to Enroll in Health Coverage

More savings and affordable plans are the most motivating factor for the uninsured when considering enrolling in health coverage. African Americans desire more personal help and information on what is covered.

Some African American and Hispanic respondents want fewer plan options.



Actionable steps from this initial research



Communicate and share the importance and value of health coverage within the uninsured community.



Educate and promote the in-person personal assistance provided by Pennie-Certified Assistants and Brokers at pennie.com/connect.



Remind the uninsured about the various benefits of health plans through Pennie including: free preventative wellness screenings, wide range of medical care, customers cannot be denied coverage for pre-existing conditions and how Pennie provides financial protection from low quality plans and very high medical bills.