

## Supporting Information Corrected January 23, 2015

### Appendix (Supporting Information):

**Table A.1: Knowledge about health reform and health insurance**

|                                 | Health Reform     |                   | Health Insurance  |                   |
|---------------------------------|-------------------|-------------------|-------------------|-------------------|
|                                 | subjective<br>(1) | objective<br>(2)  | subjective<br>(3) | objective<br>(4)  |
| No health insurance             | 0.81*<br>(0.09)   | 0.85*<br>(0.08)   | 1.03<br>(0.10)    | 0.75***<br>(0.08) |
| Income <100% of FPL             | 0.88<br>(0.13)    | 0.46***<br>(0.06) | 0.44***<br>(0.06) | 0.26***<br>(0.04) |
| Income 100-250% of FPL          | 0.79**<br>(0.09)  | 0.67***<br>(0.07) | 0.63***<br>(0.07) | 0.46***<br>(0.05) |
| Income 251-400% of FPL          | 0.93<br>(0.11)    | 0.88<br>(0.10)    | 0.69***<br>(0.07) | 0.69***<br>(0.08) |
| Younger than 26                 | 0.67**<br>(0.13)  | 0.48***<br>(0.08) | 0.58***<br>(0.09) | 0.39***<br>(0.07) |
| 26-44                           | 0.67***<br>(0.06) | 0.67***<br>(0.05) | 0.84**<br>(0.07)  | 0.75***<br>(0.06) |
| Female                          | 0.67***<br>(0.06) | 0.71***<br>(0.06) | 0.78***<br>(0.06) | 1.03<br>(0.08)    |
| Not married                     | 1.02<br>(0.09)    | 0.87*<br>(0.07)   | 1.01<br>(0.08)    | 0.85*<br>(0.07)   |
| Non-white                       | 0.81**<br>(0.08)  | 0.66***<br>(0.06) | 0.73***<br>(0.07) | 0.48***<br>(0.05) |
| Hispanic                        | 0.87<br>(0.10)    | 0.96<br>(0.09)    | 0.92<br>(0.09)    | 0.53***<br>(0.06) |
| No degree                       | 0.40***<br>(0.09) | 0.21***<br>(0.05) | 0.45***<br>(0.09) | 0.18***<br>(0.05) |
| High school or equiv.           | 0.33***<br>(0.05) | 0.24***<br>(0.04) | 0.55***<br>(0.08) | 0.47***<br>(0.07) |
| Some college                    | 0.47***<br>(0.06) | 0.44***<br>(0.06) | 0.82<br>(0.10)    | 0.78*<br>(0.10)   |
| Associate degree                | 0.52***<br>(0.08) | 0.52***<br>(0.08) | 0.83<br>(0.12)    | 0.80<br>(0.12)    |
| Bachelor's degree               | 0.74**<br>(0.09)  | 0.79*<br>(0.11)   | 1.00<br>(0.12)    | 1.23<br>(0.16)    |
| Fair/poor health                | 0.77**<br>(0.10)  | 0.86<br>(0.09)    | 0.71***<br>(0.07) | 0.88<br>(0.10)    |
| State likely to expand Medicaid | 1.15<br>(0.16)    | 1.09<br>(0.15)    | 0.97<br>(0.13)    | 0.98<br>(0.14)    |
| Federal exchange                | 1.19<br>(0.17)    | 1.13<br>(0.15)    | 0.92<br>(0.12)    | 0.93<br>(0.13)    |
| Partnership exchange            | 0.84<br>(0.12)    | 1.03<br>(0.14)    | 0.99<br>(0.13)    | 1.18<br>(0.16)    |
| Blue state in 2012 election     | 1.02<br>(0.11)    | 0.96<br>(0.09)    | 0.93<br>(0.09)    | 0.78**<br>(0.08)  |
| Number of observations          | 3414              | 3414              | 3414              | 3414              |

\* p-value < 0.1, \*\* p-value < 0.05, \*\*\* p-value < 0.01

Notes: Odds ratios reported. The odds ratios are the exponents of the corresponding coefficients of the logit model. Standard errors (calculated using the delta method) in parentheses.

**Table A.2: Objective knowledge ACA - separate questions 1**

|                                 | <b>Mandate to<br/>have insurance</b> | <b>All in public<br/>insurance</b> | <b>All firm must<br/>offer insurance</b> | <b>Pay fine if not<br/>enrolled</b> |
|---------------------------------|--------------------------------------|------------------------------------|--|-------------------------------------|
|                                 | (1)                                  | (2)                                | (3)                                      | (4)                                 |
| No health insurance             | 1.05<br>(0.10)                       | 0.67***<br>(0.07)                  | 1.13<br>(0.14)                           | 1.01<br>(0.10)                      |
| Income <100% of FPL             | 0.48***<br>(0.07)                    | 0.39***<br>(0.05)                  | 0.40***<br>(0.06)                        | 0.54***<br>(0.07)                   |
| Income 100-250% of FPL          | 0.68***<br>(0.08)                    | 0.58***<br>(0.06)                  | 0.57***<br>(0.07)                        | 0.78**<br>(0.09)                    |
| Income 251-400% of FPL          | 0.91<br>(0.11)                       | 0.79**<br>(0.09)                   | 0.74***<br>(0.08)                        | 1.00<br>(0.13)                      |
| Younger than 26                 | 0.54***<br>(0.08)                    | 0.61***<br>(0.10)                  | 0.60**<br>(0.13)                         | 0.48***<br>(0.07)                   |
| 26-44                           | 0.71***<br>(0.06)                    | 0.83**<br>(0.07)                   | 0.61***<br>(0.06)                        | 0.69***<br>(0.06)                   |
| Female                          | 0.90<br>(0.07)                       | 0.77***<br>(0.06)                  | 0.60***<br>(0.05)                        | 0.85**<br>(0.07)                    |
| Not married                     | 0.75***<br>(0.06)                    | 0.87*<br>(0.07)                    | 0.99<br>(0.09)                           | 0.81**<br>(0.07)                    |
| Non-white                       | 0.45***<br>(0.04)                    | 0.54***<br>(0.05)                  | 0.37***<br>(0.05)                        | 0.44***<br>(0.04)                   |
| Hispanic                        | 1.01<br>(0.10)                       | 0.87<br>(0.09)                     | 0.64***<br>(0.08)                        | 0.96<br>(0.09)                      |
| No degree                       | 0.30***<br>(0.06)                    | 0.20***<br>(0.04)                  | 0.16***<br>(0.05)                        | 0.35***<br>(0.07)                   |
| High school or equiv.           | 0.51***<br>(0.08)                    | 0.29***<br>(0.04)                  | 0.28***<br>(0.05)                        | 0.40***<br>(0.06)                   |
| Some college                    | 0.73**<br>(0.11)                     | 0.44***<br>(0.06)                  | 0.48***<br>(0.06)                        | 0.69**<br>(0.10)                    |
| Associate degree                | 0.84<br>(0.14)                       | 0.42***<br>(0.06)                  | 0.47***<br>(0.07)                        | 0.64***<br>(0.11)                   |
| Bachelor's degree               | 0.99<br>(0.14)                       | 0.73**<br>(0.10)                   | 0.87<br>(0.11)                           | 0.76*<br>(0.11)                     |
| Fair/poor health                | 0.92<br>(0.10)                       | 1.04<br>(0.11)                     | 1.02<br>(0.13)                           | 0.81**<br>(0.08)                    |
| State likely to expand Medicaid | 1.19<br>(0.17)                       | 1.17<br>(0.16)                     | 0.98<br>(0.15)                           | 0.88<br>(0.13)                      |
| Federal exchange                | 1.23<br>(0.17)                       | 1.14<br>(0.15)                     | 1.03<br>(0.15)                           | 1.01<br>(0.14)                      |
| Partnership exchange            | 1.14<br>(0.16)                       | 1.06<br>(0.14)                     | 1.19<br>(0.17)                           | 1.17<br>(0.17)                      |
| Blue state in 2012 election     | 0.87<br>(0.09)                       | 0.92<br>(0.09)                     | 1.11<br>(0.12)                           | 0.95<br>(0.10)                      |
| Number of observations          | 3414                                 | 3414                               | 3414                                     | 3414                                |

\* p-value &lt; 0.1, \*\* p-value &lt; 0.05, \*\*\* p-value &lt; 0.01

Notes: Odds ratios after logit regression. Standard errors in parentheses.

**Table A.3: Objective knowledge ACA - separate questions 2**

|                                 | <b>Marketplaces<br/>to shop for ins.</b> | <b>Only uninsured<br/>can participate</b> | <b>Standardization<br/>of plan features</b> | <b>Subsidies for<br/>low income</b> |
|---------------------------------|--|---|---|-------------------------------------|
|                                 | (1)                                      | (2)                                       | (3)   | (4)                                 |
| No health insurance             | 0.90<br>(0.09)                           | 0.86<br>(0.08)                            | 0.95<br>(0.12)                              | 0.78**<br>(0.08)                    |
| Income <100% of FPL             | 0.49***<br>(0.06)                        | 0.76**<br>(0.10)                          | 0.82<br>(0.14)                              | 0.61***<br>(0.08)                   |
| Income 100-250% of FPL          | 0.63***<br>(0.07)                        | 0.80**<br>(0.08)                          | 0.89<br>(0.12)                              | 0.81**<br>(0.08)                    |
| Income 251-400% of FPL          | 0.62***<br>(0.07)                        | 0.99<br>(0.11)                            | 0.86<br>(0.12)                              | 0.84<br>(0.09)                      |
| Younger than 26                 | 0.41***<br>(0.07)                        | 0.54***<br>(0.09)                         | 0.97<br>(0.20)                              | 0.50***<br>(0.08)                   |
| 26-44                           | 0.61***<br>(0.05)                        | 0.71***<br>(0.06)                         | 1.11<br>(0.11)                              | 0.82***<br>(0.06)                   |
| Female                          | 0.69***<br>(0.05)                        | 0.68***<br>(0.05)                         | 0.84*<br>(0.08)                             | 0.79***<br>(0.06)                   |
| Not married                     | 0.94<br>(0.07)                           | 0.92<br>(0.07)                            | 0.87<br>(0.09)                              | 0.87*<br>(0.07)                     |
| Non-white                       | 0.85*<br>(0.08)                          | 0.72***<br>(0.07)                         | 0.77**<br>(0.09)                            | 0.91<br>(0.08)                      |
| Hispanic                        | 1.08<br>(0.10)                           | 0.75***<br>(0.07)                         | 1.09<br>(0.13)                              | 0.99<br>(0.09)                      |
| No degree                       | 0.23***<br>(0.05)                        | 0.28***<br>(0.06)                         | 0.62*<br>(0.16)                             | 0.26***<br>(0.05)                   |
| High school or equiv.           | 0.24***<br>(0.04)                        | 0.31***<br>(0.04)                         | 0.53***<br>(0.10)                           | 0.29***<br>(0.04)                   |
| Some college                    | 0.37***<br>(0.05)                        | 0.50***<br>(0.06)                         | 0.79<br>(0.12)                              | 0.46***<br>(0.06)                   |
| Associate degree                | 0.38***<br>(0.06)                        | 0.57***<br>(0.08)                         | 0.83<br>(0.14)                              | 0.51***<br>(0.07)                   |
| Bachelor's degree               | 0.59***<br>(0.08)                        | 0.84<br>(0.10)                            | 0.90<br>(0.13)                              | 0.79*<br>(0.10)                     |
| Fair/poor health                | 1.07<br>(0.11)                           | 0.91<br>(0.10)                            | 0.80<br>(0.11)                              | 0.88<br>(0.09)                      |
| State likely to expand Medicaid | 1.17<br>(0.16)                           | 0.89<br>(0.12)                            | 1.02<br>(0.17)                              | 0.93<br>(0.12)                      |
| Federal exchange                | 1.11<br>(0.15)                           | 0.95<br>(0.12)                            | 0.97<br>(0.16)                              | 0.97<br>(0.12)                      |
| Partnership exchange            | 0.99<br>(0.13)                           | 0.90<br>(0.12)                            | 0.88<br>(0.15)                              | 0.99<br>(0.13)                      |
| Blue state in 2012 election     | 1.15<br>(0.11)                           | 0.95<br>(0.09)                            | 0.88<br>(0.10)                              | 1.06<br>(0.10)                      |
| <b>Number of observations</b>   | <b>3414</b>                              | <b>3414</b>                               | <b>3414</b>                                 | <b>3414</b>                         |

\* p-value < 0.1, \*\* p-value < 0.05, \*\*\* p-value < 0.01

Notes: Odds ratios after logit regression. Standard errors in parentheses.

**Table A.4: Objective knowledge ACA - separate questions 3**

|                                 | <b>Premiums based on<br/>pre-existing<br/>conditions</b> | <b>Law allows<br/>Medicaid<br/>expansion</b> | <b>Financial help for<br/>undocumented<br/>immigrants</b> |
|---------------------------------|--|--|---|
|                                 | (1)  | (2)  | (3)   |
| No health insurance             | 0.79**<br>(0.08)   | 0.84*<br>(0.08)                              | 0.94<br>(0.12)  |
| Income <100% of FPL             | 0.45***<br>(0.06)  | 0.83<br>(0.11)                               | 0.66**<br>(0.11)  |
| Income 100-250% of FPL          | 0.77**<br>(0.08)   | 0.81**<br>(0.09)                             | 0.87<br>(0.11)  |
| Income 251-400% of FPL          | 0.95<br>(0.10)   | 0.84<br>(0.09)                               | 0.80<br>(0.11)  |
| Younger than 26                 | 0.34***<br>(0.07)  | 0.57***<br>(0.10)                            | 0.77<br>(0.16)  |
| 26-44                           | 0.59***<br>(0.05)  | 0.78***<br>(0.06)                            | 0.79**<br>(0.08)  |
| Female                          | 0.74***<br>(0.06)  | 0.70***<br>(0.05)                            | 0.67***<br>(0.06)   |
| Not married                     | 1.03<br>(0.08)   | 1.01<br>(0.08)                               | 1.03<br>(0.10)  |
| Non-white                       | 0.74***<br>(0.07)  | 1.11<br>(0.10)                               | 0.95<br>(0.11)  |
| Hispanic                        | 0.83*<br>(0.09)  | 1.06<br>(0.10)                               | 1.62***<br>(0.19)   |
| No degree                       | 0.36***<br>(0.08)  | 0.31***<br>(0.06)                            | 0.37***<br>(0.10)   |
| High school or equiv.           | 0.38***<br>(0.06)  | 0.32***<br>(0.05)                            | 0.44***<br>(0.08)   |
| Some college                    | 0.57***<br>(0.07)  | 0.46***<br>(0.06)                            | 0.57***<br>(0.09)   |
| Associate degree                | 0.62***<br>(0.09)  | 0.48***<br>(0.07)                            | 0.60***<br>(0.10)   |
| Bachelor's degree               | 0.84<br>(0.10)   | 0.77**<br>(0.09)                             | 0.80<br>(0.11)  |
| Fair/poor health                | 1.14<br>(0.13)   | 1.00<br>(0.11)                               | 1.49***<br>(0.19)   |
| State likely to expand Medicaid | 0.92<br>(0.12)   | 1.11<br>(0.15)                               | 1.17<br>(0.19)  |
| Federal exchange                | 0.82<br>(0.11)   | 1.22<br>(0.16)                               | 1.11<br>(0.18)  |
| Partnership exchange            | 0.85<br>(0.11)   | 1.22<br>(0.16)                               | 1.01<br>(0.17)  |
| Blue state in 2012 election     | 0.91<br>(0.09)   | 1.06<br>(0.10)                               | 0.99<br>(0.12)  |
| Number of observations          | 3414   | 3414   | 3414  |

\* p-value < 0.1, \*\* p-value < 0.05, \*\*\* p-value < 0.01

Notes: Odds ratios after logit regression. Standard errors in parentheses.

**Table A.5: Objective knowledge HI - separate questions 1**

|                                 | <b>Higher deductible premium lower</b> | <b>Outside network more out of pocket</b> | <b>Generic more expensive</b> | <b>Which insurer has greater restriction</b> |
|---------------------------------|--|---|-------------------------------|--|
|                                 | (1)                                    | (2)                                       | (3)                           | (4)  |
| No health insurance             | 0.93<br>(0.09)                         | 0.73***<br>(0.08)                         | 0.72***<br>(0.08)             | 0.65***<br>(0.07)                            |
| Income <100% of FPL             | 0.37***<br>(0.05)                      | 0.33***<br>(0.05)                         | 0.30***<br>(0.06)             | 0.43***<br>(0.06)                            |
| Income 100-250% of FPL          | 0.54***<br>(0.06)                      | 0.69***<br>(0.10)                         | 0.48***<br>(0.09)             | 0.51***<br>(0.05)                            |
| Income 251-400% of FPL          | 0.79*<br>(0.10)                        | 0.80<br>(0.12)                            | 0.69*<br>(0.15)               | 0.67***<br>(0.07)                            |
| Younger than 26                 | 0.35***<br>(0.06)                      | 0.53***<br>(0.09)                         | 0.29***<br>(0.05)             | 0.32***<br>(0.06)                            |
| 26-44                           | 0.55***<br>(0.05)                      | 0.68***<br>(0.06)                         | 0.53***<br>(0.06)             | 1.00<br>(0.08)                               |
| Female                          | 0.66***<br>(0.06)                      | 1.02<br>(0.09)                            | 1.16<br>(0.13)                | 1.22***<br>(0.09)                            |
| Not married                     | 0.87<br>(0.07)                         | 0.82**<br>(0.07)                          | 0.89<br>(0.10)                | 1.01<br>(0.08)                               |
| Non-white                       | 0.53***<br>(0.05)                      | 0.61***<br>(0.06)                         | 0.57***<br>(0.06)             | 0.92<br>(0.09)                               |
| Hispanic                        | 0.68***<br>(0.07)                      | 0.95<br>(0.10)                            | 0.75**<br>(0.09)              | 0.92<br>(0.09)                               |
| No degree                       | 0.29***<br>(0.06)                      | 0.41***<br>(0.09)                         | 0.25***<br>(0.06)             | 0.27***<br>(0.06)                            |
| High school or equiv.           | 0.48***<br>(0.07)                      | 0.61***<br>(0.11)                         | 0.58**<br>(0.13)              | 0.43***<br>(0.06)                            |
| Some college                    | 0.79<br>(0.11)                         | 0.80<br>(0.13)                            | 0.93<br>(0.20)                | 0.78*<br>(0.10)                              |
| Associate degree                | 0.74*<br>(0.12)                        | 0.90<br>(0.17)                            | 0.98<br>(0.24)                | 0.85<br>(0.12)                               |
| Bachelor's degree               | 1.37**<br>(0.20)                       | 1.10<br>(0.19)                            | 1.09<br>(0.25)                | 1.21<br>(0.15)                               |
| Fair/poor health                | 0.80**<br>(0.09)                       | 0.97<br>(0.11)                            | 0.91<br>(0.12)                | 0.99<br>(0.11)                               |
| State likely to expand Medicaid | 1.08<br>(0.16)                         | 1.19<br>(0.20)                            | 1.10<br>(0.22)                | 1.04<br>(0.14)                               |
| Federal exchange                | 1.16<br>(0.17)                         | 1.44**<br>(0.23)                          | 1.10<br>(0.21)                | 0.95<br>(0.13)                               |
| Partnership exchange            | 1.08<br>(0.15)                         | 1.21<br>(0.19)                            | 1.17<br>(0.24)                | 1.07<br>(0.14)                               |
| Blue state in 2012 election     | 0.90<br>(0.09)                         | 0.81*<br>(0.09)                           | 0.78*<br>(0.11)               | 1.22**<br>(0.12)                             |
| Number of observations          | 3414                                   | 3414                                      | 3414                          | 3414   |

\* p-value < 0.1, \*\* p-value < 0.05, \*\*\* p-value < 0.01

Notes: Odds ratios after logit regression. Standard errors in parentheses.

**Table A.6: Objective knowledge HI - separate questions 2**

|                                 | <b>Describe deductible</b> | <b>Co-insurance of 20%</b> | <b>\$15 co-pay</b> |
|---------------------------------|----------------------------|----------------------------|--------------------|
|                                 | (1)                        | (2)                        | (3)                |
| No health insurance             | 0.94<br>(0.09)             | 0.69***<br>(0.08)          | 0.67***<br>(0.08)  |
| Income <100% of FPL             | 0.37***<br>(0.05)          | 0.30***<br>(0.06)          | 0.33***<br>(0.07)  |
| Income 100-250% of FPL          | 0.69***<br>(0.08)          | 0.54***<br>(0.11)          | 0.54***<br>(0.10)  |
| Income 251-400% of FPL          | 0.85<br>(0.10)             | 0.61**<br>(0.13)           | 0.63**<br>(0.13)   |
| Younger than 26                 | 0.50***<br>(0.08)          | 0.43***<br>(0.08)          | 0.67**<br>(0.12)   |
| 26-44                           | 0.90<br>(0.08)             | 0.72***<br>(0.09)          | 0.89<br>(0.10)     |
| Female                          | 1.34***<br>(0.11)          | 0.80*<br>(0.09)            | 0.99<br>(0.11)     |
| Not married                     | 0.77***<br>(0.06)          | 0.81*<br>(0.09)            | 0.81*<br>(0.09)    |
| Non-white                       | 0.55***<br>(0.05)          | 0.61***<br>(0.07)          | 0.58***<br>(0.07)  |
| Hispanic                        | 0.50***<br>(0.05)          | 0.90<br>(0.11)             | 0.77**<br>(0.09)   |
| No degree                       | 0.32***<br>(0.07)          | 0.27***<br>(0.07)          | 0.20***<br>(0.05)  |
| High school or equiv.           | 0.47***<br>(0.07)          | 0.56**<br>(0.13)           | 0.44***<br>(0.10)  |
| Some college                    | 0.73**<br>(0.10)           | 1.03<br>(0.24)             | 0.74<br>(0.18)     |
| Associate degree                | 0.85<br>(0.13)             | 0.84<br>(0.21)             | 0.68<br>(0.17)     |
| Bachelor's degree               | 1.11<br>(0.16)             | 1.23<br>(0.30)             | 0.93<br>(0.23)     |
| Fair/poor health                | 0.83*<br>(0.09)            | 1.00<br>(0.14)             | 1.23<br>(0.17)     |
| State likely to expand Medicaid | 0.85<br>(0.12)             | 0.93<br>(0.19)             | 1.00<br>(0.19)     |
| Federal exchange                | 0.99<br>(0.14)             | 0.78<br>(0.15)             | 0.86<br>(0.17)     |
| Partnership exchange            | 1.24<br>(0.17)             | 1.21<br>(0.27)             | 1.27<br>(0.28)     |
| Blue state in 2012 election     | 0.78**<br>(0.08)           | 0.90<br>(0.13)             | 0.96<br>(0.14)     |
| Number of observations          | 3414                       | 3414                       | 3414               |

\* p-value < 0.1, \*\* p-value < 0.05, \*\*\* p-value < 0.01

Notes: Odds ratios after logit regression. Standard errors in parentheses.

**Table A.7: Number of Correct Answers**

|                                 | Number correct ACA |                    | Number correct Health Insurance |                    |
|---------------------------------|--------------------|--------------------|---------------------------------|--------------------|
|                                 | OLS<br>(1)         | Poisson<br>(2)     | OLS<br>(3)                      | Poisson<br>(4)     |
| No health insurance             | -0.25**<br>(0.12)  | -0.07***<br>(0.02) | -0.33***<br>(0.07)              | -0.08***<br>(0.02) |
| Income <100% of FPL             | -1.28***<br>(0.17) | -0.30***<br>(0.03) | -1.18***<br>(0.09)              | -0.26***<br>(0.03) |
| Income 100-250% of FPL          | -0.75***<br>(0.14) | -0.12***<br>(0.02) | -0.48***<br>(0.08)              | -0.08***<br>(0.02) |
| Income 251-400% of FPL          | -0.40***<br>(0.14) | -0.05**<br>(0.02)  | -0.22***<br>(0.08)              | -0.03<br>(0.02)    |
| Younger than 26                 | -1.29***<br>(0.20) | -0.35***<br>(0.04) | -1.03***<br>(0.11)              | -0.25***<br>(0.04) |
| 26-44                           | -0.69***<br>(0.10) | -0.15***<br>(0.02) | -0.31***<br>(0.06)              | -0.06***<br>(0.02) |
| Female                          | -0.64***<br>(0.10) | -0.13***<br>(0.02) | 0.03<br>(0.05)                  | 0.01<br>(0.02)     |
| Not married                     | -0.21**<br>(0.10)  | -0.04**<br>(0.02)  | -0.16***<br>(0.06)              | -0.03*<br>(0.02)   |
| Non-white                       | -0.82***<br>(0.12) | -0.21***<br>(0.02) | -0.59***<br>(0.06)              | -0.13***<br>(0.02) |
| Hispanic                        | -0.09<br>(0.12)    | -0.03<br>(0.02)    | -0.35***<br>(0.07)              | -0.08***<br>(0.02) |
| No degree                       | -2.63***<br>(0.25) | -0.64***<br>(0.05) | -1.65***<br>(0.14)              | -0.46***<br>(0.05) |
| High school or equiv.           | -2.35***<br>(0.18) | -0.50***<br>(0.03) | -0.79***<br>(0.10)              | -0.17***<br>(0.03) |
| Some college                    | -1.45***<br>(0.17) | -0.25***<br>(0.03) | -0.21**<br>(0.09)               | -0.03<br>(0.03)    |
| Associate degree                | -1.36***<br>(0.19) | -0.23***<br>(0.03) | -0.17*<br>(0.10)                | -0.03<br>(0.03)    |
| Bachelor's degree               | -0.49***<br>(0.16) | -0.07***<br>(0.02) | 0.16*<br>(0.09)                 | 0.03<br>(0.02)     |
| Fair/poor health                | -0.03<br>(0.13)    | -0.00<br>(0.02)    | -0.06<br>(0.07)                 | -0.01<br>(0.02)    |
| State likely to expand Medicaid | 0.06<br>(0.17)     | 0.01<br>(0.03)     | 0.02<br>(0.10)                  | 0.00<br>(0.03)     |
| Federal exchange                | 0.09<br>(0.17)     | 0.02<br>(0.03)     | 0.04<br>(0.09)                  | 0.01<br>(0.03)     |
| Partnership exchange            | 0.06<br>(0.17)     | 0.01<br>(0.03)     | 0.15<br>(0.09)                  | 0.03<br>(0.03)     |
| Blue state in 2012 election     | -0.03<br>(0.12)    | -0.01<br>(0.02)    | -0.10<br>(0.07)                 | -0.02<br>(0.02)    |
| Constant                        | 7.60***<br>(0.24)  | 2.09***<br>(0.04)  | 6.25***<br>(0.13)               | 1.84***<br>(0.04)  |
| Number of observations          | 3414               | 3414               | 3414                            | 3414               |

\* p-value < 0.1, \*\* p-value < 0.05, \*\*\* p-value < 0.01

Notes: Coefficients after OLS and Poisson regression respectively. Standard errors in parentheses.

**Table A.8: Answers to ACA knowledge questions 1 - Multinomial logit models**

|                                 | Mandate to have insurance |                     | All in public insurance |                     | All firms must offer insurance |                      |
|---------------------------------|---------------------------|---------------------|-------------------------|---------------------|--------------------------------|----------------------|
|                                 | Correct                   | Don't know          | Correct                 | Don't know          | Correct                        | Don't know           |
| No health insurance             | 0.256<br>(0.172)          | 0.262<br>(0.178)    | -0.363**<br>(0.158)     | 0.046<br>(0.150)    | 0.265**<br>(0.130)             | 0.337***<br>(0.104)  |
| Income <100% of FPL             | -0.622***<br>(0.229)      | 0.139<br>(0.248)    | -1.036***<br>(0.234)    | -0.112<br>(0.234)   | -0.685***<br>(0.170)           | 0.626***<br>(0.151)  |
| Income 100-250% of FPL          | -0.359*<br>(0.199)        | 0.043<br>(0.221)    | -0.744***<br>(0.204)    | -0.240<br>(0.211)   | -0.433***<br>(0.125)           | 0.403***<br>(0.134)  |
| Income 251-400% of FPL          | -0.040<br>(0.217)         | 0.084<br>(0.243)    | -0.338<br>(0.222)       | -0.124<br>(0.232)   | -0.231*<br>(0.123)             | 0.245*<br>(0.143)    |
| Younger than 26                 | -0.208<br>(0.273)         | 0.534*<br>(0.275)   | -0.501**<br>(0.254)     | -0.008<br>(0.235)   | -0.235<br>(0.227)              | 0.601***<br>(0.166)  |
| 26-44                           | -0.188<br>(0.142)         | 0.214<br>(0.152)    | -0.171<br>(0.142)       | 0.022<br>(0.141)    | -0.445***<br>(0.097)           | 0.146<br>(0.092)     |
| Female                          | 0.022<br>(0.136)          | 0.173<br>(0.146)    | 0.135<br>(0.132)        | 0.488***<br>(0.132) | -0.541***<br>(0.091)           | -0.096<br>(0.089)    |
| Not married                     | -0.422***<br>(0.139)      | -0.170<br>(0.148)   | -0.163<br>(0.138)       | -0.029<br>(0.136)   | 0.026<br>(0.098)               | 0.098<br>(0.090)     |
| Non-white                       | -0.691***<br>(0.149)      | 0.129<br>(0.156)    | -0.689***<br>(0.149)    | -0.082<br>(0.143)   | -0.937***<br>(0.127)           | 0.118<br>(0.096)     |
| Hispanic                        | -0.072<br>(0.162)         | -0.106<br>(0.169)   | -0.327**<br>(0.155)     | -0.236<br>(0.149)   | -0.552***<br>(0.134)           | -0.259**<br>(0.103)  |
| No degree                       | -0.819**<br>(0.322)       | 0.554*<br>(0.335)   | -1.356***<br>(0.370)    | 0.310<br>(0.352)    | -1.581***<br>(0.344)           | 0.577***<br>(0.219)  |
| High school or equiv.           | -0.142<br>(0.254)         | 0.726***<br>(0.281) | -1.039***<br>(0.288)    | 0.253<br>(0.296)    | -1.082***<br>(0.171)           | 0.456***<br>(0.176)  |
| Some college                    | 0.002<br>(0.232)          | 0.442*<br>(0.263)   | -0.897***<br>(0.269)    | -0.081<br>(0.281)   | -0.681***<br>(0.144)           | 0.179<br>(0.167)     |
| Associate degree                | 0.104<br>(0.268)          | 0.406<br>(0.300)    | -1.132***<br>(0.287)    | -0.316<br>(0.298)   | -0.770***<br>(0.165)           | -0.020<br>(0.186)    |
| Bachelor's degree               | 0.086<br>(0.233)          | 0.148<br>(0.269)    | -0.386<br>(0.280)       | -0.094<br>(0.296)   | -0.135<br>(0.137)              | 0.036<br>(0.174)     |
| Fair/poor health                | -0.030<br>(0.177)         | 0.070<br>(0.184)    | 0.060<br>(0.175)        | 0.032<br>(0.169)    | 0.033<br>(0.138)               | 0.052<br>(0.112)     |
| State likely to expand Medicaid | 0.116<br>(0.234)          | -0.074<br>(0.257)   | -0.078<br>(0.227)       | -0.292<br>(0.229)   | 0.017<br>(0.158)               | 0.088<br>(0.156)     |
| Federal exchange                | -0.088<br>(0.233)         | -0.396<br>(0.253)   | -0.182<br>(0.224)       | -0.388*<br>(0.225)  | 0.004<br>(0.156)               | -0.078<br>(0.153)    |
| Partnership exchange            | -0.026<br>(0.248)         | -0.200<br>(0.268)   | 0.233<br>(0.258)        | 0.207<br>(0.259)    | 0.144<br>(0.152)               | -0.079<br>(0.157)    |
| Blue state in 2012 election     | -0.070<br>(0.172)         | 0.091<br>(0.187)    | -0.140<br>(0.173)       | -0.062<br>(0.173)   | 0.148<br>(0.113)               | 0.116<br>(0.113)     |
| Constant                        | 2.853***<br>(0.339)       | 0.638*<br>(0.378)   | 3.632***<br>(0.369)     | 1.842***<br>(0.380) | 1.006***<br>(0.215)            | -1.121***<br>(0.239) |
| Number of observations          | 3414                      |                     | 3414                    |                     | 3414                           |                      |

\* p-value < 0.1, \*\* p-value < 0.05, \*\*\* p-value < 0.01

Notes: Coefficients after estimation of multinomial logit models. Base category in each model is “incorrect answer”. Standard errors in parentheses.



**Table A.9: Answers to ACA knowledge questions 2 - Multinomial logit models**

|                                 | Pay fine if not enrolled |                      | Marketplaces to shop for insurance |                     | Only uninsured can participate |                     |
|---------------------------------|--------------------------|----------------------|------------------------------------|---------------------|--------------------------------|---------------------|
|                                 | Correct                  | Don't know           | Correct                            | Don't know          | Correct                        | Don't know          |
| No health insurance             | -0.193<br>(0.190)        | -0.237<br>(0.193)    | 0.733***<br>(0.279)                | 0.900***<br>(0.277) | 0.060<br>(0.172)               | 0.250<br>(0.164)    |
| Income <100% of FPL             | -0.383<br>(0.271)        | 0.272<br>(0.282)     | -1.119***<br>(0.308)               | -0.441<br>(0.311)   | -0.111<br>(0.221)              | 0.202<br>(0.217)    |
| Income 100-250% of FPL          | -0.057<br>(0.243)        | 0.226<br>(0.256)     | -0.492*<br>(0.266)                 | -0.030<br>(0.272)   | 0.079<br>(0.188)               | 0.372**<br>(0.189)  |
| Income 251-400% of FPL          | 0.560*<br>(0.294)        | 0.650**<br>(0.309)   | -0.661**<br>(0.265)                | -0.211<br>(0.271)   | 0.097<br>(0.193)               | 0.140<br>(0.197)    |
| Younger than 26                 | -0.202<br>(0.315)        | 0.632**<br>(0.312)   | -0.703*<br>(0.376)                 | 0.201<br>(0.368)    | -0.065<br>(0.313)              | 0.639**<br>(0.295)  |
| 26-44                           | -0.008<br>(0.173)        | 0.437**<br>(0.179)   | -0.529***<br>(0.191)               | -0.037<br>(0.193)   | -0.395***<br>(0.136)           | -0.065<br>(0.135)   |
| Female                          | -0.057<br>(0.166)        | 0.127<br>(0.172)     | -0.295<br>(0.186)                  | 0.083<br>(0.188)    | -0.184<br>(0.130)              | 0.247*<br>(0.130)   |
| Not married                     | -0.290*<br>(0.167)       | -0.093<br>(0.172)    | 0.134<br>(0.197)                   | 0.223<br>(0.197)    | -0.012<br>(0.138)              | 0.093<br>(0.136)    |
| Non-white                       | -1.257***<br>(0.174)     | -0.528***<br>(0.179) | 0.196<br>(0.234)                   | 0.386*<br>(0.233)   | -0.397***<br>(0.152)           | -0.091<br>(0.147)   |
| Hispanic                        | -0.114<br>(0.188)        | -0.087<br>(0.191)    | 0.386<br>(0.247)                   | 0.335<br>(0.246)    | -0.490***<br>(0.159)           | -0.243<br>(0.153)   |
| No degree                       | -0.385<br>(0.406)        | 0.781*<br>(0.413)    | -0.859<br>(0.551)                  | 0.656<br>(0.552)    | -1.006***<br>(0.343)           | 0.313<br>(0.327)    |
| High school or equiv.           | -0.405<br>(0.322)        | 0.620*<br>(0.339)    | -1.279***<br>(0.370)               | 0.169<br>(0.379)    | -0.975***<br>(0.247)           | 0.237<br>(0.249)    |
| Some college                    | -0.070<br>(0.302)        | 0.361<br>(0.323)     | -0.881**<br>(0.351)                | 0.115<br>(0.363)    | -0.572**<br>(0.226)            | 0.142<br>(0.233)    |
| Associate degree                | -0.265<br>(0.331)        | 0.212<br>(0.352)     | -1.014***<br>(0.378)               | -0.039<br>(0.390)   | -0.608**<br>(0.248)            | -0.057<br>(0.256)   |
| Bachelor's degree               | -0.241<br>(0.298)        | 0.036<br>(0.321)     | -0.678*<br>(0.350)                 | -0.172<br>(0.364)   | -0.094<br>(0.229)              | 0.094<br>(0.240)    |
| Fair/poor health                | -0.365*<br>(0.197)       | -0.180<br>(0.200)    | 0.547*<br>(0.289)                  | 0.514*<br>(0.289)   | 0.106<br>(0.186)               | 0.233<br>(0.179)    |
| State likely to expand Medicaid | -0.112<br>(0.286)        | 0.014<br>(0.297)     | 0.126<br>(0.301)                   | -0.032<br>(0.305)   | -0.071<br>(0.227)              | 0.056<br>(0.226)    |
| Federal exchange                | -0.072<br>(0.280)        | -0.094<br>(0.289)    | -0.386<br>(0.314)                  | -0.546*<br>(0.318)  | -0.173<br>(0.225)              | -0.146<br>(0.224)   |
| Partnership exchange            | 0.417<br>(0.341)         | 0.295<br>(0.351)     | 0.121<br>(0.362)                   | 0.152<br>(0.364)    | -0.113<br>(0.233)              | -0.013<br>(0.232)   |
| Blue state in 2012 election     | 0.040<br>(0.218)         | 0.104<br>(0.226)     | 0.188<br>(0.221)                   | 0.052<br>(0.223)    | -0.068<br>(0.166)              | -0.021<br>(0.166)   |
| Constant                        | 3.526***<br>(0.424)      | 1.140**<br>(0.448)   | 4.006***<br>(0.486)                | 2.131***<br>(0.499) | 2.681***<br>(0.329)            | 1.152***<br>(0.335) |
| Number of observations          | 3414                     |                      | 3414                               |                     | 3414                           |                     |

\* p-value < 0.1, \*\* p-value < 0.05, \*\*\* p-value < 0.01

Notes: Coefficients after estimation of multinomial logit models. Base category in each model is “incorrect answer”. Standard errors in parentheses.

**Table A.10: Answers to ACA knowledge questions 3 - Multinomial logit models**

|                                 | Standardization of plan features |                     | Subsidies for low income |                     | Premiums based on pre-existing cond. |                     |
|---------------------------------|----------------------------------|---------------------|--------------------------|---------------------|--------------------------------------|---------------------|
|                                 | Correct                          | Don't know          | Correct                  | Don't know          | Correct                              | Don't know          |
| No health insurance             | 0.086<br>(0.208)                 | 0.153<br>(0.180)    | 0.024<br>(0.262)         | 0.288<br>(0.257)    | -0.267*<br>(0.162)                   | -0.038<br>(0.147)   |
| Income <100% of FPL             | -0.632**<br>(0.267)              | -0.483**<br>(0.232) | -1.145***<br>(0.374)     | -0.701*<br>(0.373)  | -0.966***<br>(0.220)                 | -0.207<br>(0.206)   |
| Income 100-250% of FPL          | -0.347<br>(0.221)                | -0.250<br>(0.196)   | -0.426<br>(0.350)        | -0.221<br>(0.352)   | -0.415**<br>(0.181)                  | -0.192<br>(0.179)   |
| Income 251-400% of FPL          | -0.260<br>(0.227)                | -0.127<br>(0.202)   | -0.445<br>(0.365)        | -0.282<br>(0.367)   | -0.198<br>(0.188)                    | -0.184<br>(0.189)   |
| Younger than 26                 | 0.551<br>(0.366)                 | 0.638**<br>(0.321)  | -0.410<br>(0.405)        | 0.304<br>(0.392)    | -1.066***<br>(0.276)                 | 0.019<br>(0.233)    |
| 26-44                           | 0.443***<br>(0.166)              | 0.374**<br>(0.147)  | 0.044<br>(0.231)         | 0.262<br>(0.230)    | -0.593***<br>(0.133)                 | -0.077<br>(0.128)   |
| Female                          | 0.328**<br>(0.152)               | 0.559***<br>(0.134) | -0.091<br>(0.217)        | 0.153<br>(0.216)    | -0.117<br>(0.126)                    | 0.231*<br>(0.122)   |
| Not married                     | -0.148<br>(0.164)                | -0.014<br>(0.143)   | 0.011<br>(0.225)         | 0.164<br>(0.223)    | 0.203<br>(0.135)                     | 0.209<br>(0.129)    |
| Non-white                       | -0.459**<br>(0.187)              | -0.217<br>(0.159)   | 0.044<br>(0.245)         | 0.142<br>(0.242)    | -0.196<br>(0.151)                    | 0.125<br>(0.141)    |
| Hispanic                        | 0.052<br>(0.201)                 | -0.042<br>(0.175)   | -0.539**<br>(0.240)      | -0.562**<br>(0.237) | -0.085<br>(0.163)                    | 0.124<br>(0.149)    |
| No degree                       | 0.520<br>(0.449)                 | 1.090***<br>(0.394) | -1.241**<br>(0.590)      | 0.108<br>(0.583)    | -0.494<br>(0.338)                    | 0.662**<br>(0.304)  |
| High school or equiv.           | -0.103<br>(0.284)                | 0.580**<br>(0.245)  | -1.260**<br>(0.495)      | -0.010<br>(0.496)   | -0.280<br>(0.237)                    | 0.821***<br>(0.232) |
| Some college                    | 0.123<br>(0.248)                 | 0.394*<br>(0.221)   | -1.141**<br>(0.467)      | -0.395<br>(0.471)   | -0.248<br>(0.206)                    | 0.390*<br>(0.207)   |
| Associate degree                | 0.295<br>(0.294)                 | 0.534**<br>(0.264)  | -0.946*<br>(0.509)       | -0.283<br>(0.513)   | -0.226<br>(0.232)                    | 0.323<br>(0.232)    |
| Bachelor's degree               | 0.025<br>(0.238)                 | 0.148<br>(0.213)    | -0.453<br>(0.493)        | -0.225<br>(0.498)   | 0.113<br>(0.207)                     | 0.357*<br>(0.212)   |
| Fair/poor health                | -0.076<br>(0.223)                | 0.157<br>(0.189)    | -0.020<br>(0.273)        | 0.109<br>(0.269)    | 0.300<br>(0.183)                     | 0.196<br>(0.173)    |
| State likely to expand Medicaid | 0.038<br>(0.273)                 | 0.025<br>(0.241)    | -0.136<br>(0.377)        | -0.069<br>(0.375)   | -0.327<br>(0.211)                    | -0.296<br>(0.203)   |
| Federal exchange                | -0.065<br>(0.268)                | -0.039<br>(0.236)   | -0.118<br>(0.373)        | -0.087<br>(0.371)   | -0.426**<br>(0.208)                  | -0.286<br>(0.200)   |
| Partnership exchange            | -0.315<br>(0.262)                | -0.212<br>(0.226)   | 0.291<br>(0.433)         | 0.320<br>(0.432)    | -0.058<br>(0.223)                    | 0.133<br>(0.215)    |
| Blue state in 2012 election     | -0.181<br>(0.197)                | -0.058<br>(0.174)   | -0.036<br>(0.284)        | -0.095<br>(0.283)   | -0.166<br>(0.160)                    | -0.087<br>(0.155)   |
| Constant                        | 0.977***<br>(0.369)              | 1.739***<br>(0.327) | 4.495***<br>(0.629)      | 3.194***<br>(0.631) | 2.638***<br>(0.307)                  | 1.397***<br>(0.304) |
| Number of observations          | 3414                             |                     | 3414                     |                     | 3414                                 |                     |

\* p-value < 0.1, \*\* p-value < 0.05, \*\*\* p-value < 0.01

Notes: Coefficients after estimation of multinomial logit models. Base category in each model is “incorrect answer”. Standard errors in parentheses.

**Table A.11: Answers to ACA knowledge questions 4 - Multinomial logit models**

|                                 | Law allows Medicaid expansion |                     | Financial help for undocumented immigrants |                     |
|---------------------------------|-------------------------------|---------------------|--|---------------------|
|                                 | Correct                       | Don't know          | Correct                                    | Don't know          |
| No health insurance             | 0.225<br>(0.249)              | 0.423*<br>(0.241)   | 0.081<br>(0.164)                           | 0.185<br>(0.127)    |
| Income <100% of FPL             | -0.272<br>(0.306)             | -0.089<br>(0.298)   | -0.517**<br>(0.212)                        | -0.127<br>(0.164)   |
| Income 100-250% of FPL          | -0.301<br>(0.252)             | -0.095<br>(0.247)   | -0.206<br>(0.168)                          | -0.082<br>(0.135)   |
| Income 251-400% of FPL          | 0.023<br>(0.277)              | 0.212<br>(0.274)    | -0.133<br>(0.175)                          | 0.112<br>(0.141)    |
| Younger than 26                 | -0.401<br>(0.377)             | 0.172<br>(0.359)    | -0.086<br>(0.273)                          | 0.221<br>(0.209)    |
| 26-44                           | -0.048<br>(0.194)             | 0.216<br>(0.190)    | -0.127<br>(0.129)                          | 0.147<br>(0.102)    |
| Female                          | -0.399**<br>(0.185)           | -0.043<br>(0.182)   | -0.213*<br>(0.119)                         | 0.248***<br>(0.095) |
| Not married                     | -0.094<br>(0.190)             | -0.115<br>(0.185)   | 0.121<br>(0.128)                           | 0.113<br>(0.102)    |
| Non-white                       | 0.303<br>(0.224)              | 0.213<br>(0.218)    | 0.235<br>(0.152)                           | 0.356***<br>(0.121) |
| Hispanic                        | 0.452*<br>(0.251)             | 0.421*<br>(0.244)   | 0.682***<br>(0.160)                        | 0.247*<br>(0.132)   |
| No degree                       | -0.711<br>(0.549)             | 0.476<br>(0.536)    | -0.789**<br>(0.342)                        | 0.255<br>(0.262)    |
| High school or equiv.           | -1.295***<br>(0.358)          | -0.173<br>(0.353)   | -0.770***<br>(0.224)                       | 0.066<br>(0.180)    |
| Some college                    | -0.830**<br>(0.338)           | -0.063<br>(0.337)   | -0.506**<br>(0.198)                        | 0.066<br>(0.166)    |
| Associate degree                | -1.011***<br>(0.365)          | -0.308<br>(0.361)   | -0.612***<br>(0.224)                       | -0.131<br>(0.183)   |
| Bachelor's degree               | -0.540<br>(0.333)             | -0.303<br>(0.335)   | -0.338*<br>(0.187)                         | -0.147<br>(0.161)   |
| Fair/poor health                | -0.335<br>(0.231)             | -0.357<br>(0.223)   | 0.396**<br>(0.166)                         | -0.007<br>(0.137)   |
| State likely to expand Medicaid | 0.267<br>(0.318)              | 0.179<br>(0.312)    | 0.252<br>(0.210)                           | 0.121<br>(0.171)    |
| Federal exchange                | 0.145<br>(0.314)              | -0.061<br>(0.309)   | 0.102<br>(0.207)                           | 0.001<br>(0.169)    |
| Partnership exchange            | 0.455<br>(0.342)              | 0.276<br>(0.337)    | -0.101<br>(0.205)                          | -0.146<br>(0.161)   |
| Blue state in 2012 election     | -0.016<br>(0.222)             | -0.080<br>(0.217)   | 0.011<br>(0.151)                           | 0.024<br>(0.119)    |
| Constant                        | 2.942***<br>(0.468)           | 2.537***<br>(0.463) | 0.285<br>(0.287)                           | 0.833***<br>(0.238) |
| Number of observations          | 3414                          |                     | 3414                                       |                     |

\* p-value < 0.1, \*\* p-value < 0.05, \*\*\* p-value < 0.01

Notes: Coefficients after estimation of multinomial logit models. Base category in each model is “incorrect answer”. Standard errors in parentheses.

**Table A.12: Answers to HI knowledge questions 1 - Multinomial logit models**

|                                 | Higher deductible premium lower |                     | Outside network more out of pocket |                     | Generic more expensive |                      |
|---------------------------------|---------------------------------|---------------------|------------------------------------|---------------------|------------------------|----------------------|
|                                 | Correct                         | Don't know          | Correct                            | Don't know          | Correct                | Don't know           |
| No health insurance             | -0.019<br>(0.188)               | 0.063<br>(0.190)    | -0.032<br>(0.206)                  | 0.337<br>(0.215)    | -0.355*<br>(0.187)     | -0.041<br>(0.210)    |
| Income <100% of FPL             | -0.509**<br>(0.250)             | 0.633**<br>(0.263)  | -0.865***<br>(0.267)               | 0.376<br>(0.298)    | -0.959***<br>(0.308)   | 0.395<br>(0.382)     |
| Income 100-250% of FPL          | -0.234<br>(0.215)               | 0.514**<br>(0.234)  | 0.104<br>(0.256)                   | 0.643**<br>(0.289)  | -0.380<br>(0.294)      | 0.552<br>(0.368)     |
| Income 251-400% of FPL          | 0.069<br>(0.233)                | 0.410<br>(0.256)    | -0.050<br>(0.258)                  | 0.263<br>(0.299)    | -0.232<br>(0.320)      | 0.226<br>(0.409)     |
| Younger than 26                 | -0.113<br>(0.349)               | 1.085***<br>(0.342) | -0.086<br>(0.318)                  | 0.700**<br>(0.329)  | -0.580*<br>(0.313)     | 0.896***<br>(0.337)  |
| 26-44                           | -0.177<br>(0.157)               | 0.538***<br>(0.164) | 0.200<br>(0.179)                   | 0.750***<br>(0.194) | -0.377**<br>(0.182)    | 0.389*<br>(0.215)    |
| Female                          | -0.225<br>(0.151)               | 0.236<br>(0.159)    | 0.093<br>(0.166)                   | 0.100<br>(0.181)    | 0.376**<br>(0.169)     | 0.348*<br>(0.196)    |
| Not married                     | 0.055<br>(0.157)                | 0.240<br>(0.162)    | 0.015<br>(0.173)                   | 0.277<br>(0.186)    | 0.169<br>(0.176)       | 0.430**<br>(0.201)   |
| Non-white                       | -0.473***<br>(0.169)            | 0.195<br>(0.171)    | -0.567***<br>(0.183)               | -0.091<br>(0.195)   | -0.786***<br>(0.181)   | -0.338<br>(0.208)    |
| Hispanic                        | -0.524***<br>(0.178)            | -0.175<br>(0.179)   | -0.093<br>(0.199)                  | -0.054<br>(0.210)   | -0.676***<br>(0.182)   | -0.575***<br>(0.208) |
| No degree                       | -0.702*<br>(0.383)              | 0.661*<br>(0.381)   | -0.371<br>(0.433)                  | 0.605<br>(0.456)    | -0.614<br>(0.393)      | 1.153**<br>(0.464)   |
| High school or equiv.           | -0.229<br>(0.283)               | 0.615**<br>(0.302)  | -0.320<br>(0.332)                  | 0.200<br>(0.366)    | -0.001<br>(0.346)      | 0.808*<br>(0.427)    |
| Some college                    | -0.141<br>(0.254)               | 0.126<br>(0.277)    | -0.473<br>(0.302)                  | -0.328<br>(0.340)   | 0.166<br>(0.330)       | 0.375<br>(0.416)     |
| Associate degree                | -0.447*<br>(0.271)              | -0.189<br>(0.296)   | -0.323<br>(0.338)                  | -0.297<br>(0.380)   | -0.045<br>(0.356)      | -0.050<br>(0.456)    |
| Bachelor's degree               | 0.434<br>(0.272)                | 0.158<br>(0.300)    | -0.075<br>(0.316)                  | -0.233<br>(0.358)   | 0.200<br>(0.346)       | 0.193<br>(0.440)     |
| Fair/poor health                | -0.159<br>(0.198)               | 0.088<br>(0.200)    | 0.174<br>(0.223)                   | 0.260<br>(0.235)    | -0.216<br>(0.204)      | -0.177<br>(0.233)    |
| State likely to expand Medicaid | -0.195<br>(0.259)               | -0.351<br>(0.274)   | 0.020<br>(0.299)                   | -0.196<br>(0.331)   | 0.518<br>(0.355)       | 0.602<br>(0.398)     |
| Federal exchange                | -0.017<br>(0.252)               | -0.214<br>(0.267)   | 0.133<br>(0.289)                   | -0.299<br>(0.319)   | 0.418<br>(0.345)       | 0.449<br>(0.387)     |
| Partnership exchange            | 0.140<br>(0.268)                | 0.080<br>(0.284)    | 0.214<br>(0.302)                   | 0.033<br>(0.329)    | 0.370<br>(0.373)       | 0.296<br>(0.420)     |
| Blue state in 2012 election     | -0.108<br>(0.196)               | -0.004<br>(0.206)   | -0.176<br>(0.219)                  | 0.043<br>(0.240)    | -0.301<br>(0.238)      | -0.061<br>(0.274)    |
| Constant                        | 3.138***<br>(0.374)             | 0.601<br>(0.407)    | 3.234***<br>(0.433)                | 0.627<br>(0.486)    | 3.484***<br>(0.498)    | -0.927<br>(0.606)    |
| Number of observations          | 3414                            |                     | 3414                               |                     | 3414                   |                      |

\* p-value < 0.1, \*\* p-value < 0.05, \*\*\* p-value < 0.01

Notes: Coefficients after estimation of multinomial logit models. Base category in each model is “incorrect answer”. Standard errors in parentheses.

**Table A.13: Answers to HI knowledge questions 2 - Multinomial logit models**

|                                 | Which insurer has greater restriction |                     | Describe deductible  |                      |
|---------------------------------|---------------------------------------|---------------------|----------------------|----------------------|
|                                 | Correct                               | Don't know          | Correct              | Don't know           |
| No health insurance             | -0.183<br>(0.138)                     | 0.367***<br>(0.125) | 0.034<br>(0.109)     | 0.291**<br>(0.140)   |
| Income <100% of FPL             | -0.348**<br>(0.176)                   | 0.760***<br>(0.175) | -0.769***<br>(0.145) | 1.007***<br>(0.266)  |
| Income 100-250% of FPL          | -0.430***<br>(0.138)                  | 0.412***<br>(0.146) | -0.304**<br>(0.122)  | 0.621**<br>(0.260)   |
| Income 251-400% of FPL          | -0.335**<br>(0.137)                   | 0.138<br>(0.152)    | -0.202<br>(0.126)    | -0.018<br>(0.303)    |
| Younger than 26                 | -0.592**<br>(0.253)                   | 0.798***<br>(0.206) | -0.289<br>(0.188)    | 1.308***<br>(0.210)  |
| 26-44                           | 0.185*<br>(0.105)                     | 0.300***<br>(0.107) | 0.044<br>(0.090)     | 0.682***<br>(0.143)  |
| Female                          | 0.098<br>(0.100)                      | -0.167*<br>(0.101)  | 0.345***<br>(0.085)  | 0.247*<br>(0.132)    |
| Not married                     | 0.024<br>(0.105)                      | 0.034<br>(0.105)    | -0.183**<br>(0.089)  | 0.395***<br>(0.133)  |
| Non-white                       | -0.053<br>(0.121)                     | 0.038<br>(0.118)    | -0.526***<br>(0.098) | 0.232*<br>(0.135)    |
| Hispanic                        | -0.095<br>(0.132)                     | -0.023<br>(0.125)   | -0.701***<br>(0.106) | -0.020<br>(0.137)    |
| No degree                       | -0.904***<br>(0.304)                  | 0.570**<br>(0.260)  | -0.639***<br>(0.245) | 1.229***<br>(0.323)  |
| High school or equiv.           | -0.537***<br>(0.184)                  | 0.453**<br>(0.188)  | -0.613***<br>(0.160) | 0.457<br>(0.289)     |
| Some college                    | -0.200<br>(0.160)                     | 0.078<br>(0.175)    | -0.346**<br>(0.146)  | -0.132<br>(0.286)    |
| Associate degree                | -0.329*<br>(0.176)                    | -0.287<br>(0.196)   | -0.206<br>(0.166)    | -0.244<br>(0.321)    |
| Bachelor's degree               | 0.207<br>(0.159)                      | 0.041<br>(0.181)    | 0.022<br>(0.148)     | -0.503<br>(0.324)    |
| Fair/poor health                | -0.009<br>(0.140)                     | 0.005<br>(0.134)    | -0.188<br>(0.114)    | 0.048<br>(0.152)     |
| State likely to expand Medicaid | -0.017<br>(0.169)                     | -0.100<br>(0.175)   | -0.223<br>(0.149)    | -0.319<br>(0.244)    |
| Federal exchange                | -0.250<br>(0.167)                     | -0.333*<br>(0.174)  | -0.050<br>(0.145)    | -0.214<br>(0.237)    |
| Partnership exchange            | -0.185<br>(0.164)                     | -0.432**<br>(0.176) | 0.202<br>(0.148)     | -0.062<br>(0.255)    |
| Blue state in 2012 election     | 0.051<br>(0.124)                      | -0.249**<br>(0.126) | -0.207*<br>(0.109)   | 0.181<br>(0.178)     |
| Constant                        | 1.194***<br>(0.237)                   | 0.454*<br>(0.253)   | 1.718***<br>(0.213)  | -2.464***<br>(0.410) |
| Number of observations          | 3414                                  |                     | 3414                 |                      |

\* p-value < 0.1, \*\* p-value < 0.05, \*\*\* p-value < 0.01

Notes: Coefficients after estimation of multinomial logit models. Base category in each model is “incorrect answer”. Standard errors in parentheses.

**Table A.14: Answers to HI knowledge questions 3 - Multinomial logit models**

|                                 | Co-insurance of 20%  |                     | 15\$ co-pay          |                     |
|---------------------------------|----------------------|---------------------|----------------------|---------------------|
|                                 | Correct              | Don't know          | Correct              | Don't know          |
| No health insurance             | -0.132<br>(0.159)    | 0.510**<br>(0.211)  | -0.257*<br>(0.151)   | 0.301<br>(0.203)    |
| Income <100% of FPL             | -1.119***<br>(0.256) | 0.357<br>(0.439)    | -0.868***<br>(0.243) | 0.811*<br>(0.426)   |
| Income 100-250% of FPL          | -0.363<br>(0.247)    | 0.740*<br>(0.428)   | -0.279<br>(0.232)    | 1.009**<br>(0.413)  |
| Income 251-400% of FPL          | -0.419<br>(0.258)    | 0.301<br>(0.462)    | -0.349<br>(0.242)    | 0.447<br>(0.449)    |
| Younger than 26                 | -0.420*<br>(0.244)   | 0.905***<br>(0.314) | 0.125<br>(0.256)     | 1.097***<br>(0.319) |
| 26-44                           | -0.140<br>(0.151)    | 0.486**<br>(0.223)  | 0.064<br>(0.144)     | 0.445**<br>(0.211)  |
| Female                          | -0.237<br>(0.147)    | -0.039<br>(0.209)   | -0.092<br>(0.139)    | -0.192<br>(0.196)   |
| Not married                     | -0.217<br>(0.145)    | 0.008<br>(0.204)    | -0.285**<br>(0.139)  | -0.185<br>(0.197)   |
| Non-white                       | -0.310**<br>(0.153)  | 0.408*<br>(0.213)   | -0.498***<br>(0.146) | 0.109<br>(0.205)    |
| Hispanic                        | -0.245<br>(0.157)    | -0.313<br>(0.215)   | -0.429***<br>(0.149) | -0.387*<br>(0.206)  |
| No degree                       | -1.337***<br>(0.347) | -0.140<br>(0.472)   | -1.510***<br>(0.342) | 0.074<br>(0.485)    |
| High school or equiv.           | -0.800***<br>(0.307) | -0.561<br>(0.442)   | -0.937***<br>(0.303) | -0.308<br>(0.457)   |
| Some college                    | -0.260<br>(0.304)    | -0.724<br>(0.444)   | -0.530*<br>(0.297)   | -0.613<br>(0.458)   |
| Associate degree                | -0.407<br>(0.328)    | -0.596<br>(0.479)   | -0.465<br>(0.327)    | -0.209<br>(0.491)   |
| Bachelor's degree               | -0.109<br>(0.317)    | -0.805*<br>(0.486)  | -0.242<br>(0.312)    | -0.465<br>(0.491)   |
| Fair/poor health                | 0.125<br>(0.177)     | 0.270<br>(0.238)    | 0.251<br>(0.172)     | 0.112<br>(0.236)    |
| State likely to expand Medicaid | -0.179<br>(0.238)    | -0.284<br>(0.357)   | 0.152<br>(0.248)     | 0.367<br>(0.342)    |
| Federal exchange                | -0.446*<br>(0.237)   | -0.489<br>(0.354)   | -0.091<br>(0.247)    | 0.138<br>(0.339)    |
| Partnership exchange            | -0.075<br>(0.264)    | -0.744<br>(0.456)   | -0.012<br>(0.261)    | -0.661<br>(0.437)   |
| Blue state in 2012 election     | -0.193<br>(0.183)    | -0.222<br>(0.268)   | -0.043<br>(0.178)    | -0.021<br>(0.258)   |
| Constant                        | 4.440***<br>(0.409)  | -0.234<br>(0.628)   | 3.830***<br>(0.402)  | -1.113*<br>(0.624)  |
| Number of observations          | 3414                 |                     | 3414                 |                     |

\* p-value < 0.1, \*\* p-value < 0.05, \*\*\* p-value < 0.01

Notes: Coefficients after estimation of multinomial logit models. Base category in each model is “incorrect answer”. Standard errors in parentheses.

## Knowledge Survey Questions

### ACA Subjective Knowledge

Question adapted from the Retirement Perspectives Survey.<sup>1</sup>

1) A national healthcare reform law (officially known as the Affordable Care Act, but also sometimes referred to as Obama Care) was recently enacted. How much would you say you know about this reform?

- (1) A great deal
- (2) A fair amount
- (3) Just some
- (4) Very little
- (5) Nothing

### ACA Objective Knowledge

Correct answers given in *italics*.

Questions marked with a \* were drawn from the Kaiser Health Tracking Poll.<sup>2</sup>

2.1) One of the main aspects of the new healthcare law is the health insurance mandate – a requirement that nearly all Americans must have health insurance by 2014 or else pay a fine.\*

- (1) *True*
- (2) False
- (3) Don't know

2.2) Under the new healthcare law, those who have employer sponsored health insurance will also have to enroll in public health insurance.

- (1) True
- (2) *False*
- (3) Don't know

2.3) Under the new healthcare law, all firms must offer health insurance to their employees.

- (1) True
- (2) *False*
- (3) Don't know

2.4) Under the new healthcare law, those who don't enroll in any type of health insurance may have to pay a penalty.

- (1) *True*
- (2) False
- (3) Don't know

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<sup>1</sup> Winter, J., Balza, R., Caro, F., Heiss, F., Jun, B., Matzkin, R., McFadden, D.: "Medicare prescription drug coverage: Consumer information and preferences." Proceedings of the National Academy of Sciences of the United States of America, 103(20), 7929-7934 (2006).

<sup>2</sup> <http://kaiserfamilyfoundation.files.wordpress.com/2013/03/8425-t1.pdf>.

2.5) The new healthcare law creates health insurance exchanges or marketplaces where small businesses and people who don't get coverage through their employers can shop for insurance and compare prices and benefits.\*

- (1) *True*
- (2) *False*
- (3) *Don't know*

2.6) Only people who are currently uninsured can participate in the new health insurance exchanges or marketplaces.

- (1) *True*
- (2) *False*
- (3) *Don't know*

2.7) Under the new healthcare law, there will be health plan standardization and insurers in the health insurance exchanges will be required to offer plans that fit within four levels of coverage: bronze, silver, gold and platinum.

- (1) *True*
- (2) *False*
- (3) *Don't know*

2.8) Under the new healthcare law, those below a certain income will be eligible for subsidies to buy health insurance.\*

- (1) *True*
- (2) *False*
- (3) *Don't know*

2.9) Under the new healthcare law, health insurance plans will be allowed to charge different prices for people with pre-existing conditions.

- (1) *True*
- (2) *False*
- (3) *Don't know*

2.10) The new healthcare law will give states the option of expanding their existing Medicaid program to cover more low-income, uninsured adults.\*

- (1) *True*
- (2) *False*
- (3) *Don't know*

2.11) The new healthcare law will allow undocumented immigrants to receive financial help from the government to buy health insurance.\*

- (1) *True*
- (2) *False*
- (3) *Don't know*

### **Subjective Knowledge about Health Insurance**



Question derived from FINRA's 2009 National Financial Capability Study.<sup>3</sup>

3) How strongly do you agree or disagree with the following statement? I am confident about dealing with day-to-day financial matters, such as checking accounts, credit cards, mortgages, insurance products, installment payments and budgeting.

- (1) Strongly agree
- (2) Somewhat agree
- (3) Neither agree nor disagree
- (4) Somewhat disagree
- (5) Strongly disagree

### Health Insurance Literacy

Correct answers given in *italics*.

4.1) If an insurance policy has a higher deductible the premium should be lower, everything else equal.

- (1) *True*
- (2) False
- (3) Don't know

4.2) If you visit a doctor who is not part of your insurer's network you will have to pay more out-of-pocket.

- (1) *True*
- (2) False
- (3) Don't know

4.3) Generic prescription drugs cost the patient more than brand name drugs.

- (1) *True*
- (2) *False*
- (3) Don't know

4.4) Which type of insurer places greater restrictions on patient's choices of the providers they see?

- (1) *HMO*
- (2) PPO
- (3) They are the same (HMO equals PPO in terms of choice of providers)
- (4) Do not know

4.5) Which of the following best describes a deductible?

- (1) A small amount that patients must pay each time they visit a doctor
- (2) *The amount patients must pay during a year before their insurance will pay for care*
- (3) The price policy holders must pay for insurance
- (4) Do not know

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<sup>3</sup> <http://www.finrafoundation.org/resources/research/p120478>

4.6) You go to the doctor and the bill for your visit is \$100. You have to pay a co-insurance of 20% for all doctor visits. How much will you be expected to pay for this visit?

- (1) \$0
- (2) \$20
- (3) \$80
- (4) Don't know

4.7) You go to the doctor and the bill for your visit is \$100. You have to pay a co-pay of \$15 for all doctor visits. How much will you be expected to pay for this visit?

- (1) \$0
- (2) \$15
- (3) \$85
- (4) Don't know