



Final Report

Health Reform Poll

**For Public
Release**

April 10, 2009

NRC #2009.02

Consumer Reports National Research Center

© 2009 Consumers Union of U.S., Inc.



Methodology

- Telephone surveys were conducted among 2,009 random adults comprising 1,004 men and 1,005 women 18 years of age and older. Interviewing took place over April 2-6, 2009.
- The questionnaire was fielded via Opinion Research Corporation's Caravan twice-weekly national telephone omnibus survey. ORC used random digit dialing to achieve a nationally representative probability sample and weighted completed interviews by age, sex, geographic region and race.
- **Banner legend**
 - ✓ **Health Insurance:** Primary health insurance plan, if any
 - ⇒ **Empl.:** Employer-provided plan
 - ⇒ **Private:** Private plan purchased for respondent and respondent's family, not sponsored by an employer
 - ⇒ **Gov't.:** Medicare, Medicaid/SCHIP or Veteran's Administration plan
 - ⇒ **None:** No health insurance coverage
- The results of this study are intended for external communications. Methodology statement for public release:

The Consumer Reports National Research Center conducted a telephone survey using a nationally representative probability sample of telephone households. 2,009 interviews were completed among adults aged 18+. Interviewing took place over April 2-6, 2009. The sampling error is +/- 2.2 percentage points at a 95% confidence level.



Implications

- **The survey findings revealed a significant amount of dissatisfaction with healthcare in the U.S., high concern with healthcare issues involving cost and access, and very strong support for healthcare reform generally and for a specific proposal currently being discussed by lawmakers.**
- **Overall, roughly half (51%) of Americans said they are dissatisfied with the U.S. healthcare system. Discontent was strongest among those without health insurance (82%). Consumers earning under \$40,000 and those under retirement age also reported more dissatisfaction than others.**
- **Most consumers reported considerable unease with perceived shortcomings in the healthcare system. Nearly two-thirds (64%) expressed major or moderate concern about the ability to afford doctor visits in the future, and nearly as many said they were concerned about bankruptcy triggered by the cost of a medical catastrophe, or about losing healthcare coverage because of becoming unemployed. Uninsured respondents reported the most concern across all issues.**
- **These gloomy attitudes may have contributed to the receptiveness for broad-based healthcare reform noted in the survey. Overall, 82% of respondents said they supported or were neutral toward reforms that would guarantee access to affordable, quality healthcare for all uninsured Americans. Women and those earning under \$75,000 were most likely to favor or be neutral about reform. Notably, only 16% of adults said they would oppose reform.**



Implications (cont.)

- **Americans were equally receptive to the public health plan option now under consideration in Washington, D.C. This proposal would give everyone—insured and uninsured—the option of a public plan designed to provide all Americans good, affordable health insurance coverage. Overall, 82% of adults—including nearly 9 in 10 low-income, young and female respondents—said they supported or were neutral toward this specific proposal. In contrast, only 16% would oppose such a plan.**
- **Though the majority of consumers with private health insurance supported the public plan option, their support was lower than other insured groups. Those with private policies appeared to be somewhat more resistant to change, possibly because they tend to be more exposed to healthcare costs than other groups.**
- **According to the survey results, healthcare reform that is positioned in terms of its benefits is very likely to garner broad-based support among the American public. Interviewed adults were asked to rate the importance of 15 possible outcomes, developed during our earlier focus groups on this issue, that the public health plan might provide. All 15 outcomes were deemed highly important by a strong majority of respondents. The leading outcome—medical coverage for all uninsured children—scored nearly 90%. The top benefits of reform were:**
 - ✓ **Medical coverage for all uninsured children (87%)**
 - ✓ **People don't delay needed medical care because they can't afford it (83%)**
 - ✓ **No individual is prevented from obtaining coverage due to a preexisting medical condition (83%)**
 - ✓ **No American faces financial ruin due to a major illness or accident (82%)**
 - ✓ **Greater access to preventive care, which will improve health and reduce costs (82%)**
 - ✓ **People can keep their current health insurance if they choose (82%)**
 - ✓ **Administrative costs of the healthcare system are reduced (81%)**
 - ✓ **The U.S. is a healthier and more productive nation (81%)**
 - ✓ **No American is without coverage due to being laid off or losing a job (80%)**



Implications (cont.)

- **Americans are optimistic about how universal access to health coverage would benefit the uninsured. Around 7 in 10 expressed firm agreement that the newly insured would: go to a doctor or clinic for routine treatment rather than the emergency room; receive early treatment, preventing minor problems from escalating; and, receive regular treatment, and become healthier. But they were less optimistic that universal access would rein in costs—only 50% expected that the nation’s healthcare bill would decline.**
- **Around half (53%) of adults reported having health insurance through their employment, one-quarter noted coverage from the government (Medicare, Medicaid, VA), 12% purchased a private plan, and 7% said they are uninsured. Respondents earning at least \$40,000 and those under age 65 years were most likely to have an employer-provided plan. Two-thirds of the elderly said they receive Medicare. The uninsured were disproportionately low-income or young.**
- **Although only 1 in 7 adults currently is uninsured, the health insurance crisis is personally relevant for many more. Half of interviewed consumers said they have been without health coverage at some time, and half also reported having family members or friends who are uninsured at the moment.**



Satisfaction With Healthcare System

- Americans are nearly evenly split about how well the healthcare system is working for them. Overall, roughly half (51%) of interviewed adults said they are *dissatisfied* with the healthcare system, and half (48%) said they are *satisfied*.
- Uninsured Americans expressed the most discontent—82% reported being *dissatisfied*. Other groups with high dissatisfaction:
 - ✓ Household income under \$40,000 (58%)
 - ✓ Age 18-64 years (55% average)

B1 - Overall, how satisfied are you with the U.S. healthcare system? Would you say you are...

	TOTAL	Gender		Age			Household Income			Health Insurance			
		Men	Women	18-34	35-64	65+	<\$40K	\$40-74K	\$75K+	Empl.	Private	Gov't.	None
	%	%	%	%	%	%	%	%	%	%	%	%	%
Satisfied (Net)	48	50	46	43	47	61	41	48	52	49	46	54	17
Very satisfied	9	11	7	4	10	15	6	7	14	8	10	11	2
Satisfied	15	15	15	17	12	20	14	15	14	14	17	17	5
Somewhat satisfied	24	24	24	21	25	26	22	26	24	26	19	26	10
Somewhat dissatisfied	17	15	20	18	17	16	18	16	18	20	16	15	15
Dissatisfied	13	12	13	15	13	8	13	14	12	13	12	12	12
Very dissatisfied	21	22	20	24	23	14	27	21	17	18	26	18	55
Dissatisfied (Net)	51	49	53	57	52	38	58	51	47	50	53	45	82
Don't know	1	2	1	0	1	1	1	0	1	1	1	1	1



Concern With Healthcare Issues

- At least half of respondents expressed *major or moderate concern* with the four healthcare issues presented to them. They were most concerned with being able to see the doctor in the future (64%), and being bankrupt by medical costs due to an illness or accident (60%).
- Overall concern with most issues was at its highest among those 35 to 64 years of age, earning less than \$75,000 per year, and the uninsured.

INTRODUCTION:

Thinking of healthcare, please tell me your level of concern for each of the following issues that may affect you.

B2ALL - Top-Two Box: Concern With Healthcare Issues [4 boxes: Major Concern...Not a Concern at All]

	TOTAL %	Gender		Age			Household Income			Health Insurance			
		Men %	Women %	18-34 %	35-64 %	65+ %	<\$40K %	\$40-74K %	\$75K+ %	Empl. %	Private %	Gov't. %	None %
Being able to afford to see the doctor in the future	64	61	68	61	68	61	76	65	53	62	66	66	86
Being bankrupt by medical costs due to an illness or accident	60	58	61	56	63	58	68	63	48	58	65	59	72
Loss of healthcare coverage due to being laid off or losing your job	56	54	58	58	63	29	61	58	52	62	53	42	68
Being able to afford to see the doctor now	50	49	51	51	51	45	68	48	31	43	60	53	76



Support for Healthcare Reform Generally

- Americans are solidly behind reforms that would guarantee everyone access to affordable, quality healthcare. Overall, 71% said they *support* such reforms, and 82% expressed *support* or are *neutral*. Only 16% would *oppose* healthcare reform.
- Groups most likely to *support* reform or be *neutral* were:
 - ✓ Women (87% vs. 77% men)
 - ✓ Household income under \$75,000 (86% average, vs. 77% \$75,000+)
- Respondents with private health insurance were far more likely to *oppose* reform (23%) than those with insurance provided by the employer, by the government or with no insurance. These consumers tend to be more exposed to healthcare costs than others, and consequently, are already highly risk-averse.

B3 - Please rate your level of support for reforms that would ensure that all uninsured Americans have access to affordable, quality healthcare. Would you say you...

	Gender		Age			Household Income			Health Insurance				
	TOTAL	Men	Women	18-34	35-64	65+	<\$40K	\$40-74K	\$75K+	Empl.	Private	Gov't.	None
	%	%	%	%	%	%	%	%	%	%	%	%	%
<i>Strongly Support/Support/Neutral (Net)</i>	82	77	87	85	82	81	88	85	77	84	76	83	85
Strongly support	47	43	50	45	49	45	57	43	42	44	44	50	66
Support	24	23	26	26	23	25	24	27	23	27	19	26	9
Neither support nor oppose	11	11	11	13	10	11	7	15	12	12	14	7	10
Oppose	7	10	4	6	7	7	5	5	10	7	6	7	4
Strongly oppose	9	10	7	8	9	9	5	9	11	7	16	8	10
<i>Oppose/Strongly Oppose (Net)</i>	16	20	11	14	16	16	10	14	21	14	23	15	14
Don't know	2	3	2	1	2	2	2	1	2	2	2	2	2



Support for Public Health Plan Option

- Respondents were also presented with the public health plan option being discussed in the nation's capital. Support for this specific proposal was comparable to the support expressed for reforms generally.
- Overall, two-thirds (66%) of Americans said they *support* this particular option, and an even stronger majority (82%) either *supported* it or expressed *no opposition*. Only 16% would directly *oppose* (bottom-two box) the plan.
- Support was strong with all groups, and this proposal had its greatest appeal among those earning less than \$40,000, aged 18-34 years, and women. Across health insurance segments all groups supported this proposal, but once again the support of those with private insurance was somewhat lower.

INTRODUCTION:

Congress is discussing several ideas to address healthcare reform. One proposal provides everyone, whether insured or uninsured, an additional choice: the option of a public health plan that people can count on to cover what they need at more affordable rates. This option would allow people with good insurance that they like to keep it. Those without good insurance can gain access to reliable healthcare, regardless of preexisting medical conditions, and obtain a consistent menu of benefits. This public plan would be paid for by enrollees. Those that cannot afford to pay the full premiums would be subsidized based on their income.

Please rate your level of support for this proposal. Would you say you...

B4 - Support for Public Health Plan Option

	Gender		Age			Household Income			Health Insurance				
	TOTAL	Men	Women	18-34	35-64	65+	<\$40K	\$40-74K	\$75K+	Empl.	Private	Gov't.	None
	%	%	%	%	%	%	%	%	%	%	%	%	%
<u>Strongly Support/Support/Neutral (Net)</u>	82	77	87	87	81	79	88	84	80	84	78	85	80
Strongly support	33	31	34	36	32	32	41	30	31	31	28	38	46
Support	33	31	36	34	32	35	34	35	32	35	33	35	22
Neither support nor oppose	16	15	17	17	17	12	13	20	17	19	17	12	11
Oppose	8	9	6	6	8	9	5	7	8	8	9	6	4
Strongly oppose	8	12	6	6	9	9	5	8	11	7	12	8	14
<u>Oppose/Strongly Oppose (Net)</u>	16	21	11	12	17	18	10	15	19	15	21	14	18



Importance of Public Health Plan Outcomes

- Respondents were exposed to 15 possible outcomes that the public health plan might provide and asked to rate the importance of each on a six-box scale.
- All 15 outcomes were deemed *quite important* (top-two box) by at least 7 in 10 respondents.
 - ✓ The leading outcome was:
 - ⇒ Medical coverage for all uninsured children (87%)
 - ✓ The two outcomes that scored lowest involved enhanced competition:
 - ⇒ Healthcare costs don't escalate as much due to increased competition and cost-saving innovations (77%)
 - ⇒ Enhanced competition and choice--private insurers would need to improve their service in order to compete (71%)
- Americans with the lowest household income (under \$40,000) and women generally scored the outcomes highest, while men attached the least importance to them.

INTRODUCTION:

I am going to read you a series of outcomes that this reform proposal may provide. For each, please tell me how important that outcome is to you.

**B5ALL - Top-Two Box: Importance of Outcomes Linked to Public Health Plan Option
[6 boxes: Very Important...Very Unimportant]**

	TOTAL %	Gender		Age			Household Income			Health Insurance			
		Men %	Women %	18-34 %	35-64 %	65+ %	<\$40K %	\$40-74K %	\$75K+ %	Empl. %	Private %	Gov't. %	None %
Medical coverage for all uninsured children	87	83	90	92	85	85	92	87	85	88	78	89	92
People don't delay needed medical care because they can't afford it	83	79	87	84	83	81	88	83	83	84	80	83	88
No individual is prevented from obtaining coverage due to a preexisting medical condition	83	78	87	82	83	86	87	86	80	82	80	87	86
No American faces financial ruin due to a major illness or accident	82	77	87	83	83	82	88	81	84	83	79	85	82
Greater access to preventive care, which will improve health and reduce costs	82	76	87	82	82	85	86	83	81	82	80	85	81
People can keep their current health insurance if they choose	82	78	85	79	81	89	88	81	78	81	83	86	80
Administrative costs of the healthcare system are reduced	81	77	85	79	81	83	85	85	77	81	79	82	85
The U.S. is a healthier and more productive nation	81	79	82	79	81	84	84	78	84	81	77	84	83
No American is without coverage due to being laid off or losing a job	80	73	87	81	81	81	88	79	77	80	76	83	83
Medical coverage is totally portable--you could change jobs or start your own business and maintain your medical coverage	79	76	83	80	79	83	84	80	77	79	80	82	82
All uninsured Americans have access to affordable, quality healthcare	79	74	84	82	78	81	87	79	76	78	74	84	89
Healthcare premiums, deductibles, and out-of-pocket expenses are affordable relative to family income	78	73	83	77	79	82	87	79	74	80	72	81	77
People live with less stress and are happier, knowing that they will always have health coverage	78	73	83	82	76	81	89	80	70	76	77	84	84
Healthcare costs don't escalate as much due to increased competition and cost-saving innovations	77	73	80	78	78	73	81	79	76	77	79	77	82
Enhanced competition and choice--private insurers would need to improve their service in order to compete	71	68	74	64	74	77	73	69	74	72	71	74	66



Expectations About Covering the Uninsured

- Participants in the survey were exposed to four statements involving a possible result of insuring Americans who are uninsured, and asked to rate their agreement on a six-box scale.
- The three statements that implied individual benefits for the uninsured scored best. Around 7 in 10 respondents—women more than men— expressed *firm agreement* (top-two box) that:
 - ✓ The newly insured would go to a doctor or clinic for routine treatment rather than the emergency room (71%)
 - ✓ The newly insured would receive early treatment, preventing minor problems from escalating into major ones (70%)
 - ✓ The newly insured would receive regular treatment and become healthier (69%)
- Americans, however, are split about whether giving everyone access to health coverage will reduce overall spending. Only 50% *firmly agreed* that the cost of healthcare for the nation would decline.

INTRODUCTION:

How much do you agree that the following would result from insuring Americans who are uninsured?

B6ALL - Top-Two Box: Agreement With Statements About Insuring Uninsured Americans
[6 boxes: Agree Completely...Disagree Completely]

	TOTAL	Gender		Age			Household Income			Health Insurance			
		Men	Women	18-34	35-64	65+	<\$40K	\$40-74K	\$75K+	Empl.	Private	Gov't.	None
	%	%	%	%	%	%	%	%	%	%	%	%	%
The newly insured would go to a doctor or clinic for routine treatment rather than the emergency room	71	67	74	70	72	71	77	70	70	71	67	74	77
The newly insured would receive early treatment, preventing minor problems from escalating into major ones	70	66	73	66	71	72	76	72	65	69	71	74	70
The newly insured would receive regular treatment and become healthier	69	66	72	71	70	68	81	72	61	68	64	75	80
Overall the cost of healthcare for the nation would decline	50	48	52	50	52	47	57	55	44	49	52	51	60



Health Insurance Coverage

- Around half (53%) of interviewed adults said they currently have health insurance provided by the employer, and disproportionately they earn at least \$40,000 or are under 65 years old.
- One-quarter of respondents reported having Medicare, Medicaid or VA coverage, and 12% said they have a private plan.
- Overall, 7% said they do not have health insurance coverage, and predominantly they are low-income (16%) or young (13%).

B7 - Which of the following BEST describes your PRIMARY health insurance plan? Is it... .

	TOTAL	Gender		Age			Household Income		
		Men	Women	18-34	35-64	65+	<\$40K	\$40-74K	\$75K+
	%	%	%	%	%	%	%	%	%
An employer-provided plan	53	52	54	54	64	17	27	65	75
<i>Government (Net)</i>	25	23	26	18	14	72	45	15	11
Medicare	16	15	18	5	7	66	29	8	6
Medicaid/SCHIP	5	3	6	8	3	3	11	2	1
Veteran's Administration	4	5	2	4	4	3	5	5	3
Private plan	12	14	10	12	14	8	11	13	13
Some other type	1	1	1	0	1	2	1	1	1
Do not have health insurance coverage	7	8	7	13	7	0	16	5	1
Don't know	2	2	2	3	1	1	1	1	0



Personal Experience Without Insurance

- Around half (48%) of respondents said they have been uninsured at some time.
- Those earning under \$40,000 or under age 65 years were most likely to report having a personal experience without insurance.

B8 - Have you ever been without health insurance?

	Gender		Age			Household Income			
	TOTAL	Men	Women	18-34	35-64	65+	<\$40K	\$40-74K	\$75K+
	%	%	%	%	%	%	%	%	%
Yes	48	49	48	55	49	32	63	48	37
No	51	49	52	43	50	67	37	52	63
Don't know	1	2	1	1	0	1	0	0	0



Uninsured Among Immediate Circle

- Half of adults interviewed in the survey said they have family members or friends who currently are uninsured.
- Respondents earning less than \$75,000, under age 65 and women were most likely to know someone who is uninsured.

B9 - Do you have any family members or friends who CURRENTLY are without health insurance?

	TOTAL	Gender		Age			Household Income		
		Men	Women	18-34	35-64	65+	<\$40K	\$40-74K	\$75K+
	%	%	%	%	%	%	%	%	%
Yes	51	46	56	57	54	35	56	56	48
No	45	50	41	40	44	59	41	42	49
Don't know	4	5	3	3	2	6	3	2	3



Profile

- **Women and men were almost equally represented in the poll, and the median age of respondents was 45 years.**
- **Overall, 34% of participants reported having at least a four-year college degree, but 36% had no education beyond high school.**
- **Median household income of interviewed consumers was about \$54,000, and 40% said they are employed full time.**
- **Most respondents (52%) said they are married, and around three-quarters identified themselves as Caucasian.**

Profile

	Gender		Age			Household Income			
	TOTAL	Men	Women	18-34	35-64	65+	<\$40K	\$40-74K	\$75K+
	%	%	%	%	%	%	%	%	%
UNWEIGHTED BASE	2,009	1,004	1,005	241	1,149	578	625	465	562
<u>GENDER</u>									
Male	48	100		56	47	40	50	47	51
Female	52		100	44	53	60	50	53	49
<u>AGE</u>									
18-34	30	34	25	100			37	34	24
35-44	18	18	18		35		13	22	25
45-54	19	19	20		37		15	20	25
55-64	15	13	16		28		11	13	17
65+	16	13	19			100	23	11	8
Refused/Nr	2	2	2				1	0	
MEDIAN (Years)	45.5	42.4	47.3	26.0	48.7	77.0	45.0	41.5	45.4
<u>EDUCATION</u>									
Some HS or less	8	8	8	12	4	11	18	3	2
HS graduate	28	29	27	33	25	32	40	30	14
Some college	28	26	30	31	28	26	28	34	27
<i>College grad+ [Net]</i>	34	35	32	22	42	29	14	33	57
College grad	19	20	19	12	25	15	10	20	30
Postgrad degree	14	15	14	10	17	14	4	13	27
Refused/Nr	2	2	2	1	1	2	0	0	
<u>HOUSEHOLD INCOME</u>									
Under \$25,000	17	17	17	17	14	26	48		
\$25,000 but less than \$50,000	27	28	27	35	21	35	52	31	
\$50,000 but less than \$75,000	19	19	20	23	20	12		69	
\$75,000 but less than \$100,000	13	13	14	13	15	8			43
\$100,000 or more	18	20	16	12	24	9			57
Refused	6	4	7	1	6	10			
MEDIAN (000s)	\$53.8	\$54.5	\$53.2	\$48.4	\$65.0	\$38.4	\$26.0	\$56.9	\$112.5

Profile (cont.)

	Gender		Age			Household Income			
	TOTAL	Men	Women	18-34	35-64	65+	<\$40K	\$40-74K	\$75K+
	%	%	%	%	%	%	%	%	%
UNWEIGHTED BASE	2,009	1,004	1,005	241	1,149	578	625	465	562
<u>EMPLOYMENT</u>									
Employed full time	40	46	34	41	51	5	22	51	59
Retired	19	17	21	0	11	81	26	14	11
Not currently employed	18	15	21	27	18	4	26	18	11
Employed part time	12	10	14	21	8	5	17	9	8
Self-employed	9	11	8	10	11	4	10	7	11
Refused/Nr	2	2	2	0	1	2	0	0	
<u>MARITAL STATUS</u>									
Married	52	52	52	37	63	50	28	56	79
Single and never been married	25	30	21	53	16	5	38	25	14
Divorced	8	7	9	3	12	10	13	10	3
Widowed	6	3	10		3	31	12	4	2
Living as married	3	4	3	4	3	1	5	3	2
Separated	2	2	2	2	2	1	4	2	1
Refused/Nr	2	3	2	1	1	2	0		0
<u>RACE*</u>									
White/Caucasian	73	73	74	60	79	86	66	74	83
Black/African-American	11	11	12	16	10	8	18	11	8
Asian/Asian-American	2	2	2	3	2	1	1	2	2
Some other race	12	14	10	20	9	4	16	15	7
Refused/Nr	3	4	3	2	2	2	1	0	1
*Multiple responses allowed									
<u>REGION</u>									
Northeast	19	18	19	16	21	15	17	16	23
North Central	22	23	22	19	23	23	23	20	23
South	37	36	38	36	37	40	41	33	34
West	23	23	22	29	19	21	19	31	21