

As we head toward the holiday season, there is little movement in Kaiser's health reform tracking measures – either in favor or against reform proposals – despite the intense negotiations taking place on Capitol Hill. Most Americans still say they want their leaders to take on health care reform, but this group is divided as to whether they like what they're hearing about the specific proposals being considered and most people don't expect the legislation to pass before the end of the year. The public's top priorities for reform include: making affordable insurance available to the average consumer; not adding to the deficit; filling the Medicare donut hole; helping the uninsured afford coverage; and requiring coverage of pre-existing conditions. The much debated public plan is significantly lower on the public's priority list. For the first time this year, more report having seen negative ads over the past week than positive ones. And finally, in the context of government premium subsidy levels, roughly one third of the uninsured say they could afford to pay more than \$200 per month for coverage.

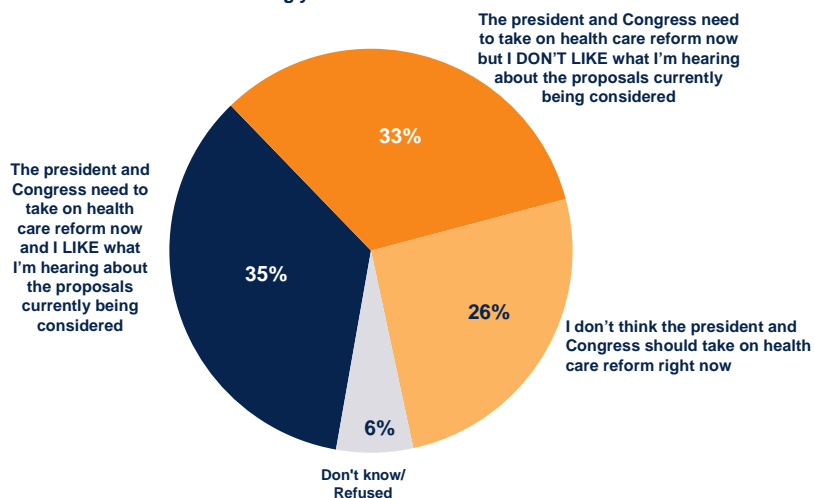
## Health Care Reform Now?

### Most Say Yes, but Many Unsure They Like Everything They're Hearing

We have seen very little change over the fall in the proportion of Americans who say that the country's economic situation makes it more important than ever to take on health care reform now. Similar to the past two months, in November a majority of 58 percent say they are in favor of tackling reform now, versus 36 percent who say we can't afford it.

## Reaction to Current Reform Proposals

Which comes closer to describing your views?



The challenge facing policymakers is that though the majority of the country wants to take on reform, about half of these supporters don't like what they are hearing about the actual proposals that Congress is considering.

Overall, the poll finds 35 percent of Americans are in favor of reform now and like what they're hearing about the proposals being considered on Capitol Hill, while a similarly sized group – 33 percent – favor reform now but *don't like* what they are hearing about current legislation. One in four don't want to see Congress address the issue now at all.

The partisan differences on this are telling: A majority of Democrats (57 percent) both support health care reform

now and like what they're hearing. At the opposite end of the spectrum, a slightly smaller majority (53 percent) of Republicans oppose tackling health care reform at all. Independents could be the key group here: while a significant majority (74 percent) join Democrats in saying they want reform now, by 43 percent to 31 percent they report being uncomfortable with what they're hearing about the proposals currently being considered.

	Democrats	Independents	Republicans
<b>Need to take on reform now (NET) ...</b>	<b>85%</b>	<b>74%</b>	<b>43%</b>
... and like what they're hearing about proposals currently being considered	57	31	12
... and don't like what they're hearing about proposals currently being considered	28	43	31
<b>Don't think should take on reform now</b>	<b>10</b>	<b>24</b>	<b>53</b>

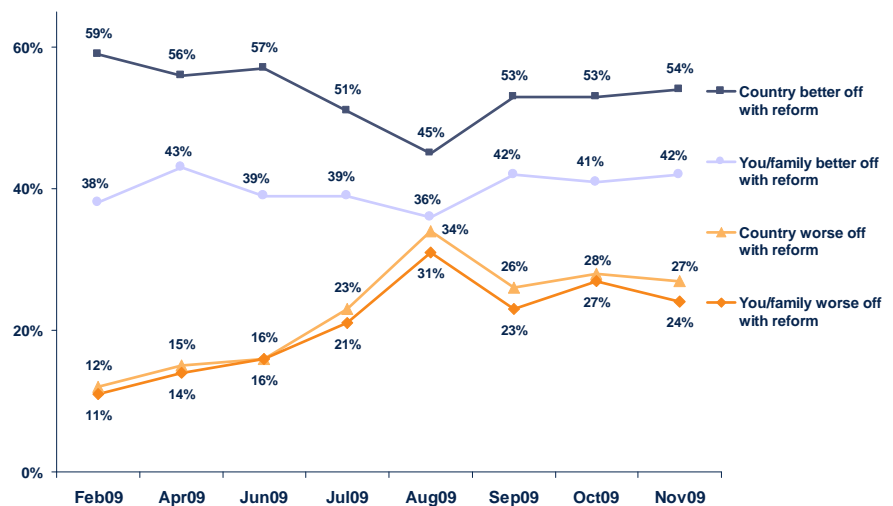
In terms of expectations about the future of the legislation, 57 percent say they don't think health care reform will pass by January 1, while 33 percent say they think it will. This view extends even to Democrats, more of whom expect the effort to extend into the next year or not happen at all than expect it to conclude in December (51 percent compared to 42 percent).

Asked to give the main reason they favor or oppose taking on health care reform in their own words...	
<b>Supporters</b> were most likely to name concerns about access (34 percent), followed by cost concerns (24 percent) and problems with the current system generally (13 percent). Six percent also referred to moral or patriotic reasons.	<b>Opponents</b> also referred to cost concerns (27 percent) though as a reason to be against reform, and 26 percent referred to other national priorities. Also on opponents' list: 14 percent were concerned about the government becoming too involved, and 12 percent had issues with the specific proposals.
Sample responses	Sample responses
"A whole lot of people cannot afford health insurance"	"I don't think the government should try to play doctor"
"The cost of health care has taken a huge chunk out of people's income which has affected the economy and businesses"	"We don't have the money to waste right now and we have better things to spend it on"
"Too many people don't have it; some countries have it a lot better than us – health care"	"There is a lot of people out of work and they're loaning it to car companies and banks; we are borrowing a lot of money from Japan"
"It's an age-old problem that needs to be solved"	"I think we should be more worried about getting our troops home"
"I think that if we don't take care of it now, it will be more expensive in the future"	"I think it is socialized medicine; the government should not get involved"
"The cost of medical services are out of sight and you can't keep up with it"	"Because it will cost too much and will put us in a recession"
"Children's needs not being met"	"I'm worried about the quality of health care going down (becoming worse than what it is)"
"Because the insurance companies are getting too greedy"	"Our economy isn't so great and needs to be improved first"
"Because I spent every dollar out of pocket and now I'm on SS, and something has to be done in this country"	"Because it is not broken - 80% of people have good health care and to change would make it socialism"
"We are 37 <sup>th</sup> in the world in the health care systems and number one in our cost"	"Because there is no clear plan - everyone wants his own thing and it leads to confusion"
"We can't let these costs bankrupt the country; the spiraling cost of health care"	"Not in favor of the public option for health insurance, and we cannot afford to increase the budget deficit"
"Why not? It needs to be done and I don't want to be stuck without health care"	"Just going to give health care to people who really don't want to work"

### But How Will It Affect ME?

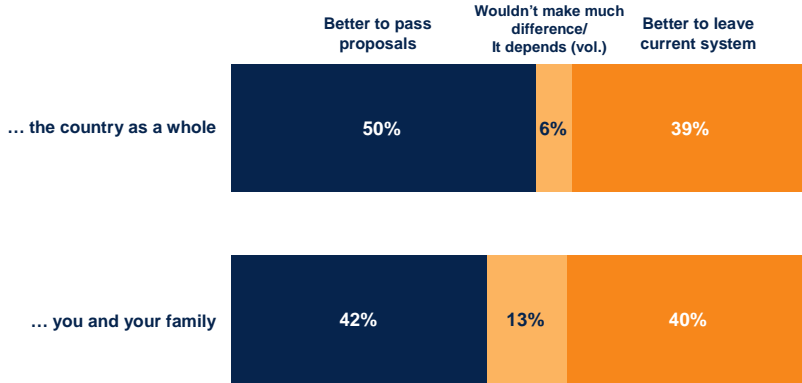
As has been true all fall, just over half (54 percent) say the country as a whole will be better off if the president and Congress pass health care reform. The percentage who think they and their own family will be better off is consistently somewhat lower, 42 percent this month, in line with September and October data, though it remains larger than the group who say they expect to be worse off (24 percent, with 27 percent saying they don't expect to be affected either way).

### Steady State: Evaluations of Personal, National Impact



## Explicit Comparison: Reform vs. Status Quo

What do you think would be better for each of the following when it comes to health care: if Congress passed the proposals they are currently considering, or if the current health care system were left in place with no changes?



Though more consistently say they will be better off than worse off in the Kaiser tracking polls, a second set of items suggests that the group in the middle – those Americans who don't see reform affecting them at all – may be closer to reform's opponents in wanting the status quo. Asked to more explicitly judge whether they would be better off if Congress passes the reform proposals currently being considered or if the current system were left in place with no changes, 42 percent say they would be better off with reform. But just as many – 40 percent – vote for the status quo. Independents are evenly divided here: 43 percent say they will be better off with change, 43 percent with the status quo.

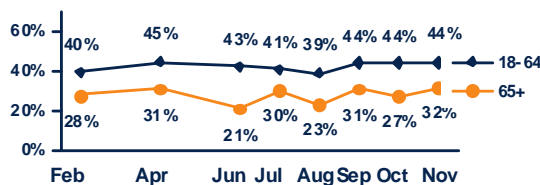
Across items measuring the perceived personal impacts of reform certain groups stand out as being more likely to see themselves as benefiting from legislative changes, and many of these demographic differences have been fairly consistent throughout 2009:

- o Younger Americans are much more likely to see themselves benefiting than older Americans, all of whom are eligible for the Medicare program
- o Americans who are members of racial and ethnic minority groups are much more likely to see themselves benefiting than whites
- o Those without insurance are more likely to say they will be better off than those who already have health insurance
- o Those with lower incomes and less education are more likely to perceive benefits
- o And last but not least, Democrats are much more likely than Republicans or independents to say they will be better off

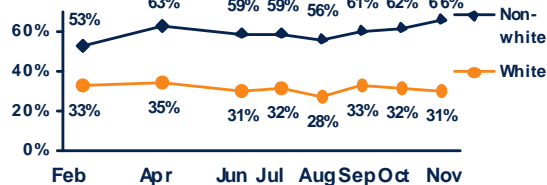
## Major Differences Among Demographic Groups

% who responded "you and your family would be BETTER off if the president and Congress passed health care reform"

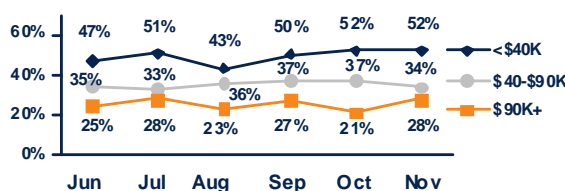
By age



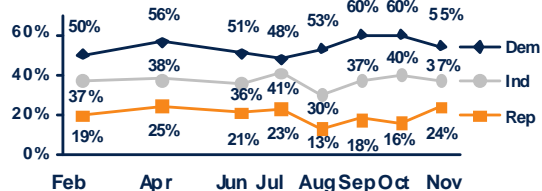
By race/ethnicity



By income



By party identification



## Seniors Continue to Worry about Changes to Status Quo

Overall, the majority of those aged 65 and over say that seniors and the Medicare program would be better off with the status quo than if Congress and the president manage to turn the current legislative proposals into law. Those under age 65 are divided on these questions.

<b>What do you think would be better for the long-term financial health of the Medicare program?</b>		
	<b>65+</b>	<b>&lt;65</b>
If Congress passed the proposals they are currently considering	21%	42%
If the current health care system were left in place with no changes	61	40
Depends/No difference/Don't know	18	18

<b>What do you think would be better for seniors on Medicare?</b>		
	<b>65+</b>	<b>&lt;65</b>
If Congress passed the proposals they are currently considering	20%	44%
If the current health care system were left in place with no changes	60	39
Depends/No difference/Don't know	19	17

## Public Has Many Priorities for Reform

The public has not coalesced around one goal in a complex process aimed at tackling many priorities simultaneously. Asked which elements of health reform they ranked as most important to them personally, the most popular items were:

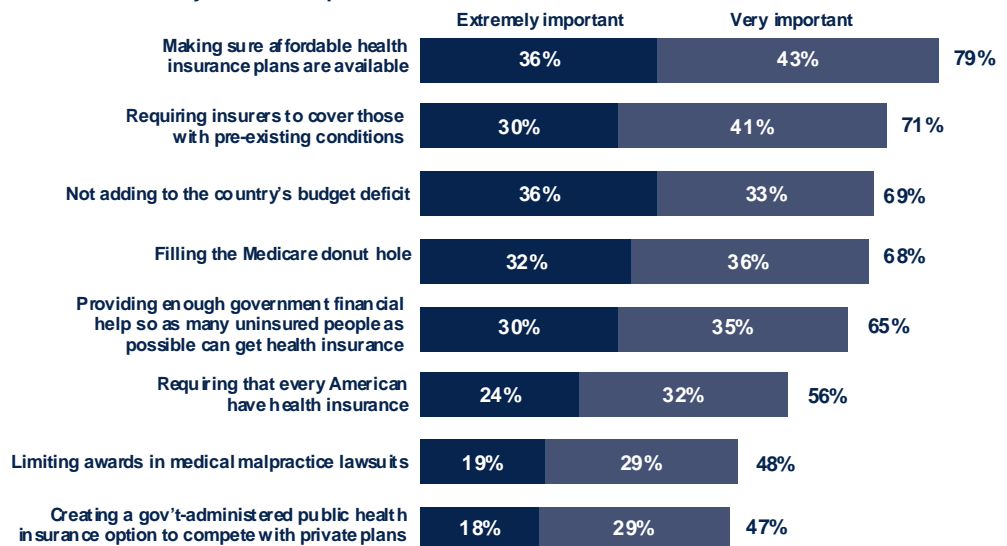
- o making sure affordable insurance is available to the average consumer (79 percent named this as “extremely” or “very” important)
- o requiring insurers to cover those with pre-existing conditions (71 percent)
- o not adding to the budget deficit (69 percent)
- o filling the so-called donut hole in Medicare prescription drug coverage (68 percent)
- o providing enough government financial help so that as many uninsured people as possible can get coverage (65 percent)

The public plan – topic of much partisan and media attention – brings up the bottom of the list, named as extremely or very important by 47 percent. Among those who specifically say they favor including a public plan in the health reform package, however, this rises to 66 percent (25 percent extremely important and 41 percent very important).

When people were asked to choose just one of the issues as most important to them personally, opinion fractured across the group, with no one goal getting more than 16 percent support.

## Ranking the Elements of Reform

Percent who say it is EXTREMELY or VERY important to them personally that each of the following be a feature of any final reform plan:



Note: Question wording abbreviated.

There were both similarities and differences in priorities across partisan groups: top three for Democrats are the availability of affordable plans (87 percent said this was either “extremely” or “very” important to them), the uninsured (82 percent) and guaranteed issue (80 percent). For Republicans, it’s deficit neutrality (77 percent), affordable plans (72 percent) and the donut hole (66 percent). Finally, political independents’ list is led by affordable plans (78 percent), guaranteed issue (70 percent) and deficit neutrality (69 percent).

% who say it is “extremely” or “very” important that each of the following be a feature of any final reform plan			
Rank	Democrats	Independents	Republicans
1	Making sure affordable health insurance plans are available (87%)	Making sure affordable health insurance plans are available (78%)	Not adding to the country’s budget deficit (77%)
2	Providing enough gov’t financial help so as many uninsured people as possible can get health insurance (82%)	Requiring insurers to cover those with pre-existing conditions (70%)	Making sure affordable health insurance plans are available (72%)
3	Requiring insurers to cover those with pre-existing conditions (80%)	Not adding to the country’s budget deficit (69%)	Filling the Medicare donut hole (66%)
4	Filling the Medicare donut hole (76%)	Filling the Medicare donut hole (63%)	Requiring insurers to cover those with pre-existing conditions (62%)
5	Requiring that every American have health insurance (70%)	Providing enough gov’t financial help so as many uninsured people as possible can get health insurance (58%)	Limiting awards in medical malpractice lawsuits (54%)
6	Not adding to the country’s budget deficit (61%)	Limiting awards in medical malpractice lawsuits (53%)	Providing enough gov’t financial help so as many uninsured people as possible can get health insurance (48%)
7	Creating a gov’t-administered public health insurance option to compete with private plans (59%)	Creating a gov’t-administered public health insurance option to compete with private plans (46%)	Requiring that every American have health insurance (47%)
8	Limiting awards in medical malpractice lawsuits (42%)	Requiring that every American have health insurance (46%) [Note: tied with above item]	Creating a gov’t-administered public health insurance option to compete with private plans (31%)

### Specific Coverage Expansion Proposals

When it comes to the specifics of reform, as has been true throughout the year, the Kaiser tracking survey finds majority support for three of the key elements being discussed on Capitol Hill: an individual mandate that includes financial help for those who can’t afford coverage (favored by 72 percent, including 39 percent who strongly favor it); an employer mandate (68 percent); and a “government-administered public health insurance option to compete with private health insurance plans” (59 percent). All these favorability levels have been fairly steady throughout the fall. Note that majority support does not necessarily equate with being high on the public’s priority list.

Yet the survey also confirms another consistent finding: that views on these often complex topics – particularly favorable views – are quite moveable. When supporters of the employer mandate were told that this “may cause some employers to lay off some workers,” support fell from 68 percent to 30 percent. On the other hand, when opponents were told that this would make the system more fair, support moved up slightly to 75 percent. Previous surveys – such as [last month’s tracking poll](#) – have found that views on the individual mandate and the public plan are equally soft.

When it comes to when some of the specific provisions being considered will come into play, the survey continues to suggest that roughly half the public thinks that both the subsidies and the insurance market reforms related to pre-existing conditions would be phased in within the next year.

### Who Sees Benefits of Specific Reforms: Guaranteed Issue, Individual Mandate

Surveys have shown that one of the most popular provisions of reform is the idea of guaranteed issue insurance. The current poll finds that about a third of Americans expect to personally benefit from a requirement that insurance companies sell coverage to people with pre-existing conditions. This number is significantly higher – rising to roughly half (51 percent) – among those non-seniors who report that they themselves are not in good health.

*Aside from whether you favor or oppose them, I’d like to ask you whether you think some of these proposed changes might directly impact you and your immediate household...*

*If insurance companies were required to sell health insurance coverage to anyone who wants it, even if they have a pre-existing health problem?*

	All Americans	By Health Status (for those <65 <sup>1</sup> )			
		Excellent	Very good	Good	Fair/poor
Positive impact	32%	29%	31%	37%	51%
Wouldn’t affect	49	57	53	44	27
Negative impact	15	13	14	17	14

<sup>1</sup> To better reflect the impact of guaranteed issue on those in poor health we limited the analysis to those under age 65, since seniors aged 65 and older already have the equivalent of guaranteed issue coverage through the Medicare program.

While majorities of Americans have consistently backed the concept of an individual mandate in the abstract, some experts suggest that this support may wane when uninsured individuals are faced with the reality of having to buy, and pay for, coverage. While this may be true once the mandate became law, the current poll suggests that at least for now, not only are the uninsured no more likely than those with coverage to see the individual mandate as a negative, they are twice as likely to see it as a positive.

*Aside from whether you favor or oppose them, I'd like to ask you whether you think some of these proposed changes might directly impact you and your immediate household...  
If every American was required by the government to have health insurance?*

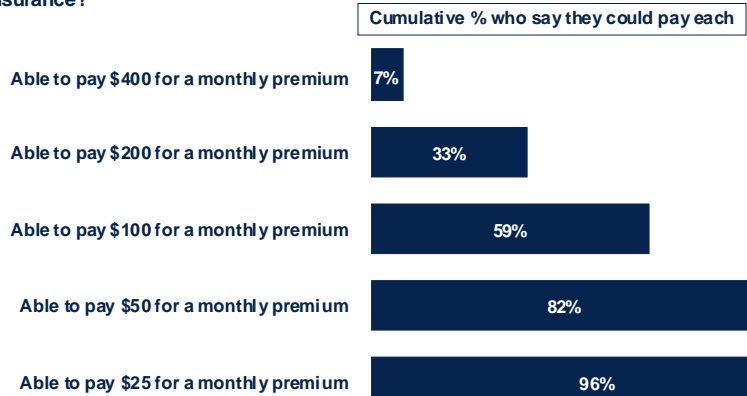
	All Americans	By Insurance Status (for those <65 <sup>2</sup> )	
		Uninsured	Insured
Positive impact	31%	53%	28%
Wouldn't affect	43	22	48
Negative impact	21	21	20

As to how much those currently without coverage could pay for health insurance, in the current poll roughly one third of the uninsured report that they could pay \$200 or more per month for premiums.

## How Much Would Uninsured be Able to Pay for Coverage?

AMONG UNINSURED ADULTS AGES 18-64 (18% OF TOTAL):

If you were shopping for a health insurance policy, what is the highest amount you would be able to pay for a monthly premium, that is the amount you pay each month for health insurance?



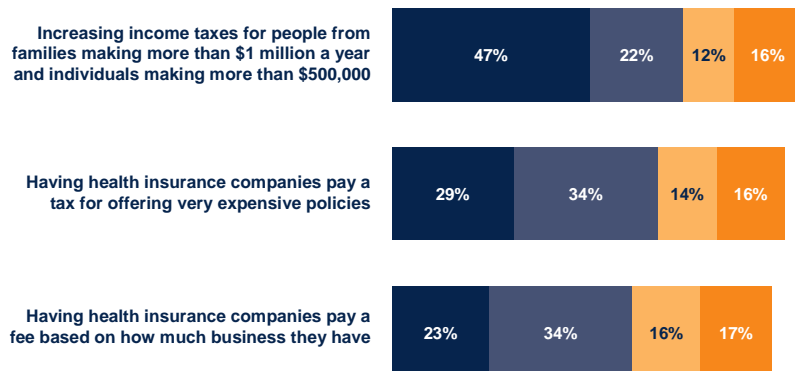
## Ways to Pay

Policymakers looking for ways to finance health care reform continue to run into this fundamental fact about public opinion: generally, only about half the public is willing to pay more to increase the number of Americans who have health insurance. This month that number is 42 percent, down from 49 percent in September to where it was in August.

## Some Tax Options

Please tell me if you would favor or oppose each of the following to help pay for health care reform and provide coverage for more of the uninsured.

Strongly favor Somewhat favor Somewhat oppose Strongly oppose



In terms of specifics, however, seven in ten would support increasing income taxes for those in families making more than \$1 million a year and individuals making more than \$500,000, a provision included in the House reform bill. Roughly six in ten would also back having health insurance companies pay a fee based on how much business they have (57 percent) and having health insurance companies pay a tax for offering very expensive policies (63 percent). Majorities of Democrats and political independents back each of these proposals. Republicans are considerably more divided, and only cross over into majority support on the proposal to tax wealthier Americans (53 percent of Republicans in favor, 44

<sup>2</sup> Analysis focused on the uninsured, by definition under age 65. Insured column shown based on insured <65 to make a consistent comparison. Note: including 'all insured' does not change these figures significantly.

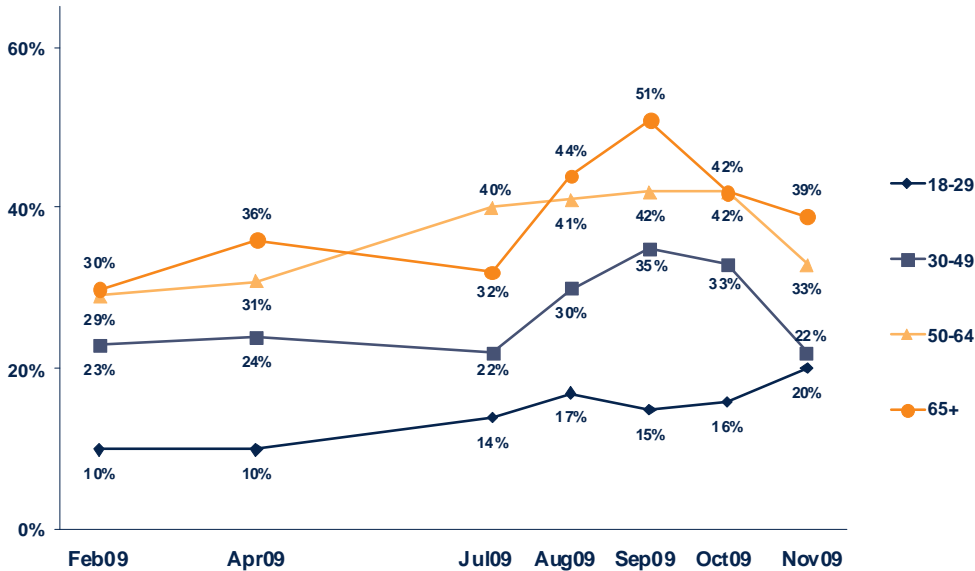
percent opposed). It's worth noting that [previous surveys](#) have found opinion on these topics malleable in the same way that opinion on coverage expansions is moveable.

Finally, opinion on limiting future increases in Medicare provider payments as a way to finance health reform continues to be quite divided, with 45 percent opposed to the plan and 45 percent in favor. Seniors are somewhat less likely to favor this provision than their younger counterparts: 36 percent do, compared to 47 percent of younger Americans.

### Attention Down; Negative Ad Viewing Up

## Paying Attention – by Age

% who say they are “very closely” following discussions in Washington about health care reform



The percentage who say they are paying very close attention to the discussions in Washington is down six percentage points from last month to 28 percent, a level we last saw in July before the contentious August recess galvanized people's interest. Older Americans – a group more likely to be opposed to reform – have consistently reported a higher level of attention than younger and middle aged Americans.

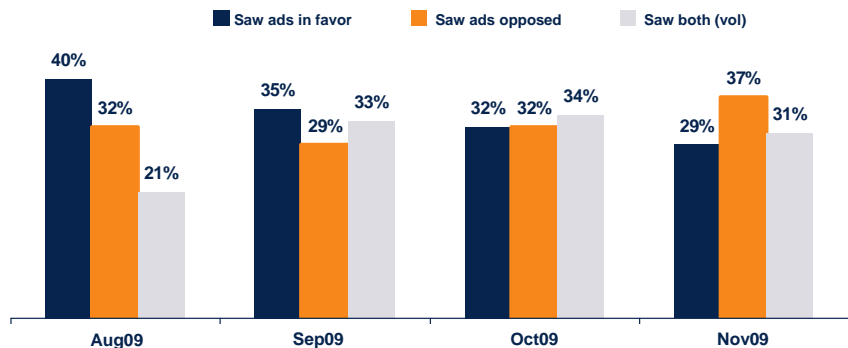
Just under half of Americans (45 percent) report having seen some sort of health care reform ad over the course of the past week, down slightly from September (54 percent) but similar to last month. But the mix of ads that people report viewing has shifted somewhat over the course of the year. In August, for example, among those who had seen an ad, more had seen only ads in favor of reform (40 percent) than had seen only ads opposed (32 percent). This balance has shifted somewhat, so that now, among those who say they have seen an ad in the past seven days, more report seeing negative ads than seeing only positive ones (37 percent versus 29 percent, with another 31 percent reporting having seen both types).

The plurality of Americans (50 percent) continue to say the media coverage of health reform is mostly about politics and controversies, compared to 10 percent who believe the media is focusing on how reforms might affect their own family, and 35 percent who see coverage as a balance of the two. This was one of the few aspects of the debate on which Republicans, Democrats and independents generally saw eye to eye.

## The Reported Mix Shifts: Ads in Favor vs. Opposed

BASED ON THOSE WHO REPORT HAVING SEEN OR HEARD A HEALTH REFORM AD IN THE PAST SEVEN DAYS (45 percent of the adult population in November)\*

As far as you could tell, were those ads in favor of or opposed to passing some sort of health care reform this year?



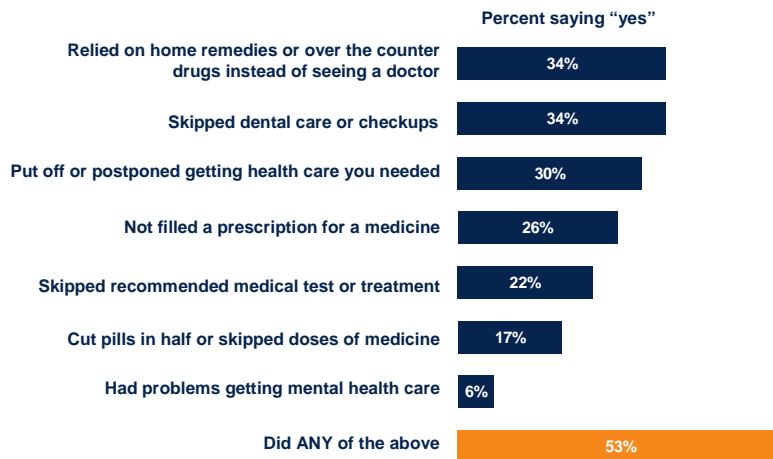
\*Note: Based on 45 percent of the population in Aug. and Oct., and 54 percent in Sep.

## Problems Affording Care Continue

Finally, the survey confirms that significant segments of the populace are having difficulty getting and paying for the care they need. Overall, three in ten (31 percent) say that someone in their household had problems paying medical bills over the past twelve months. About half say that they have put off some sort of needed care because of the cost over the same time period.

### Putting Off Care Because of Cost

In the past 12 months, have you or another family member living in your household... because of the COST, or not?



This publication (#8020) is available on the Kaiser Family Foundation's website at [www.kff.org](http://www.kff.org).

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