

# KAISER PUBLIC OPINION SPOTLIGHT

*Kaiser Public Opinion Spotlights provide in-depth analysis of public opinion on a variety of health care and health policy topics. Each Spotlight uses public opinion data from Kaiser surveys and other sources to examine current views and trends. All Spotlights are available at [www.kff.org/spotlight](http://www.kff.org/spotlight).*

*Updated: October 2008*

## **Public Opinion on the Uninsured**

The public is concerned about the issue of the uninsured, with more than nine in ten saying that the number of Americans who do not have health insurance is a serious problem. However, it is important to note that the public has a variety of issues on their priority list. Further, among health care issues, more Americans name dealing with the affordability of health care than expanding coverage as their top health care priority.

Americans have limited knowledge about who the uninsured are and the experiences they face when accessing health care. Since 1994, less than half the public has correctly recognized that the uninsured are more likely to be employed or from families where someone is employed. While many Americans recognize the problems the uninsured face in getting care, more than four in ten do not realize that the uninsured are more likely than the insured to have hospital or emergency room visits that could have been avoided.

### ***The Public Agrees on the Goals...***

Most Americans agree that access to health care is something that everyone should have. In addition, roughly two thirds agree that the federal government should guarantee medical care for Americans who don't have insurance, even if it means raising taxes.

### ***But Not Necessarily the Solution...***

While the public supports action to extend health insurance coverage, there is little agreement on how to solve the problem. For example, Americans are divided over whether the government should make a major or a limited effort to provide health insurance to the uninsured. When presented with a variety of policy options that would extend health insurance coverage to more Americans, the public expresses a high level of support for each option, but when asked to select the best option, no single one attracts widespread support. Additionally, we see varying levels of support for selected policy options depending on how the proposal is phrased, and whether counter arguments are presented with the proposal.

### ***Or How to Pay...***

In addition to disagreement about which policy options are best, willingness to pay remains one of the toughest obstacles to providing insurance coverage for the uninsured. Nearly six in ten Americans say they would not be willing to pay more in higher insurance premiums or taxes in order to increase the number of insured Americans.

### ***Experiences of the Uninsured:***

The high cost of insurance is the most often-cited reason the uninsured give when asked why they don't have coverage. Those without health insurance are much more likely than their insured counterparts to report postponing health care, not filling prescriptions and to have problems paying medical bills. While medical bills can present a serious problem for many families, those without health insurance are more likely than those with insurance to experience serious consequences from medical bills such as being contacted by a collection agency, or using up all or most of their savings.

Note: while this last section includes a brief summary of survey data that show some of the experiences of the uninsured, it is not a comprehensive analysis of the problems the uninsured face in accessing care. For more information resources about the uninsured, including work from the Kaiser Commission on Medicaid and the Uninsured, please visit: <http://www.kff.org/uninsured/>.

**Click on a title below to jump to that section of the Spotlight:**

**[The Public Is Concerned About the Problem](#)**

**[Where Health Care Ranks among other National Priorities](#)**

**[Concern about Coverage and Access in Context with Other Health Priorities](#)**

**[Personal Concern about Health Insurance](#)**

**[Knowledge: Who Are the Uninsured?](#)**

**[Knowledge: Uninsured People's Access to Health Services](#)**

**[Health Care Should Be Provided Equally to Everyone](#)**

**[Federal Government's Responsibility to Guarantee Medical Care for Uninsured](#)**

**[Responsibility of Government versus Other Groups in Providing Coverage](#)**

**[Major versus Limited Effort to Help the Uninsured](#)**

**[Views on Ways to Expand Coverage](#)**

**[Support for a Broad Approach Requiring Individuals to have Health Insurance](#)**

**[Messages Matter in Opinion about a Universal Health Insurance System](#)**

**[Willingness to Pay](#)**

**[Reasons People Report Being Uninsured](#)**

**[Uninsured vs. Insured: Problems Accessing Care](#)**

**[Uninsured vs. Insured: Medical Bills Present a Serious Problem](#)**

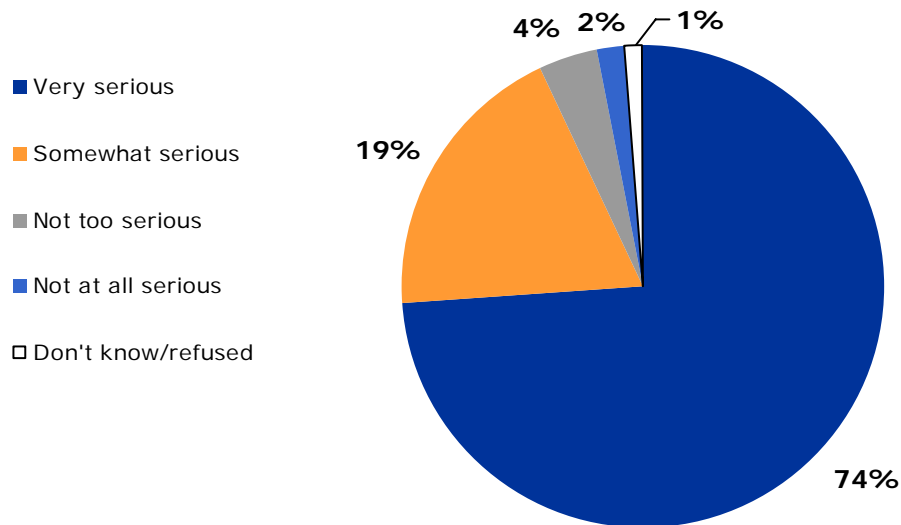
## SECTION ONE: PUBLIC OPINION ON THE UNINSURED

### 1. The Public Is Concerned About the Problem

The public is concerned about the issue of the uninsured, with more than nine in ten (93%) saying that the number of Americans who do not have health insurance is a serious problem. Fully 74 percent say the problem is very serious.

#### The Public Is Concerned About the Problem

An issue that has received attention in the news lately is the number of Americans who do not have health insurance. How serious do you think this problem is? Very serious, somewhat serious, not too serious or not at all serious?



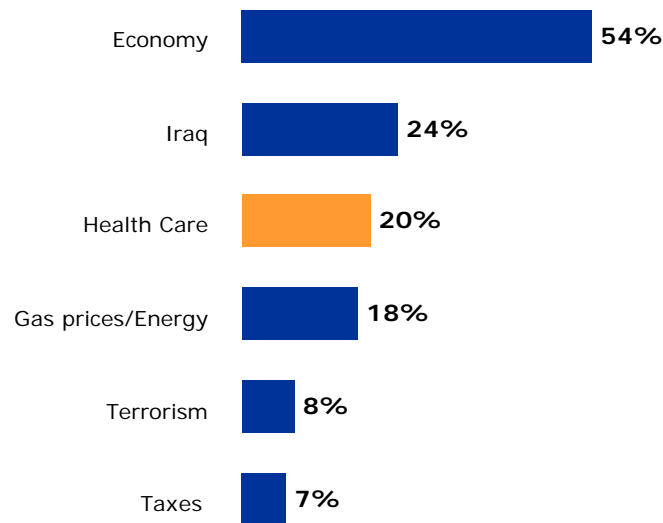
Source: Kaiser Family Foundation (KFF), Harvard School of Public Health (HSPH), and National Public Radio (NPR), *The Public on Requiring Individuals to Have Health Insurance Survey* (conducted February 14-24, 2008)

## 2. Where Health Care Ranks among other National Priorities

While concern about the issue of the uninsured is high, it is important to note that the public has a variety of issues on their minds. In September 2008, when asked in an open-ended question to name the top two issues they would like to hear presidential candidates discuss, health care (including expanding access and health care costs) ranked third with one in five saying they'd like to hear about it, mentioned behind the economy (54%) and behind the war in Iraq (24%).

### Health Care Ranks Third Among Competing National Priorities

Thinking about the campaign for the presidential election in 2008, what two issues would you most like to hear the presidential candidates talk about? (open-ended)



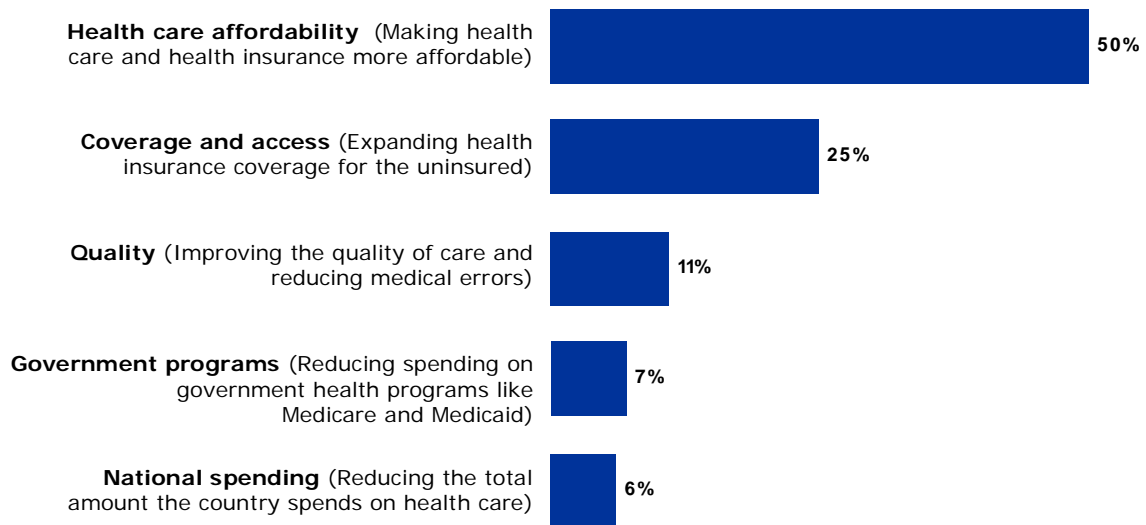
Source: KFF, *Kaiser Health Tracking Poll: Election 2008* (conducted September 8-13, 2008)

### 3. Concern about Coverage and Access in Context with Other Health Priorities

When presented with specific health care issues they would like to hear discussed, the affordability of health care is Americans' top concern, with half naming this response. One in four say expanding health insurance coverage for the uninsured is the issue they would most like to hear discussed.

#### Concern about Coverage and Access in Context with Other Health Care Priorities

Now thinking specifically about health care, which ONE of the following health care issues would you most like to hear the presidential candidates talk about?\*



\*None, Other, don't know and refused not shown.

Source: KFF, *Kaiser Health Tracking Poll: Election 2008* (conducted October 8-13, 2008)

## 4. Personal Concern about Health Insurance

Concern over insurance coverage also exists on a personal level. In October 2008, nearly three in ten (29%) Americans with health insurance said they were very worried about losing their coverage, and another two in ten said they were somewhat worried. However, to put these worries in context, it's important to note that even more people worry about having to pay more for health care and insurance.

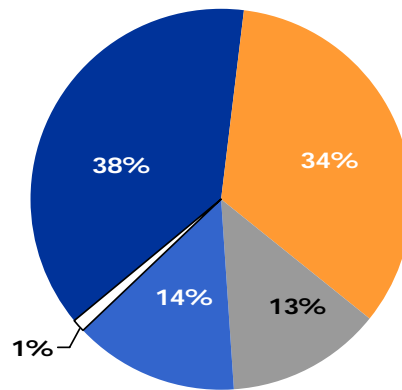
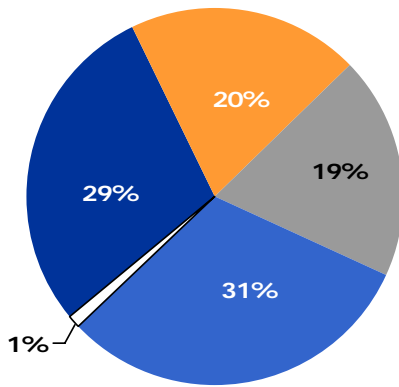
### Personal Concern about Health Insurance

How worried are you about...

**Losing your health insurance coverage?**  
*(Asked of those with health insurance)*

**Having to pay more for your health care or health insurance?**  
*(Asked of everyone)*

Very worried    Somewhat worried    Not too worried    Not at all worried    Don't know



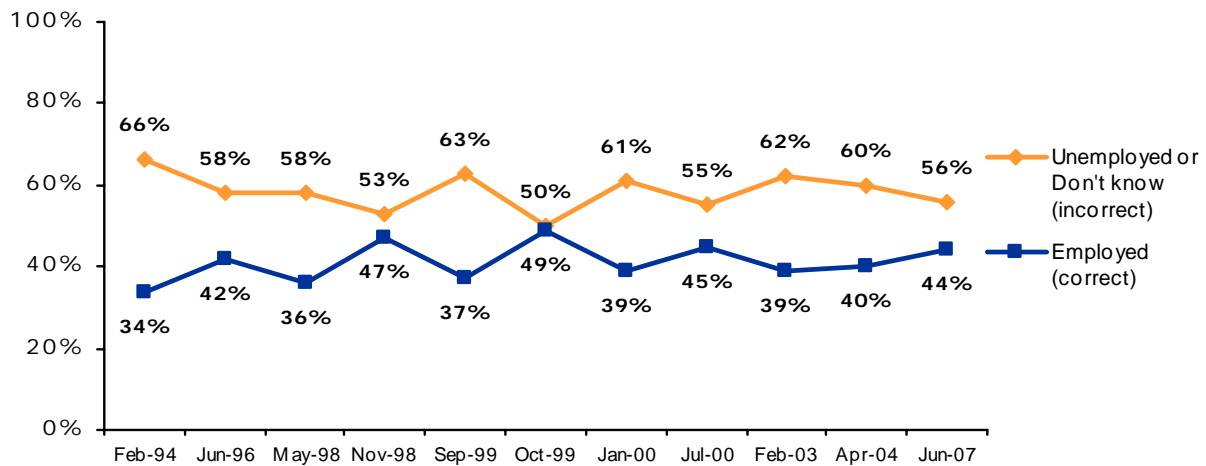
Source: KFF, Kaiser Health Tracking Poll: Election 2008 (conducted October 8-13, 2008)

## 5. Knowledge: Who Are the Uninsured?

Since 1994, when asked whether the uninsured are more likely to come from families where someone is employed or families where no one is employed, the majority of Americans either don't know or misperceive that the uninsured come from non-working families. In fact, four out of five (81%) of the non-elderly uninsured are in working families: 69% live in households with a full-time worker and 12% with a part-time worker (Urban Institute/Kaiser Commission on Medicaid & the Uninsured analysis of March 2008 Current Population Survey).

### Are The Uninsured From Employed Families?

Would you say that more uninsured Americans are...employed or from families where someone is employed, or that more of these uninsured Americans are... unemployed or from families where no one is employed?



Source: HSPH/KFF, *Health Reform Project Survey-Wave 2* (1994); KFF/HSPH, *Health Policy Survey* (1996); KFF, *ER Survey* (May 1998); KFF/HSPH, *Post Election Survey* (Nov 1998); Families USA/Health Insurance Association of America, *Uninsured Americans Survey* (Sep 1999); KFF/HSPH, *Health News Index* (Oct 1999 & Feb 2003); KFF/Lehrer NewsHour, *Uninsured Survey* (Jan 2000); Washington Post/KFF/HSPH, *2000 Election Health Care Survey* (Jul 2000); KFF/HSPH, *Health Poll Report* (Apr 2004); KFF, *Health Tracking Poll* (Jun 2007);

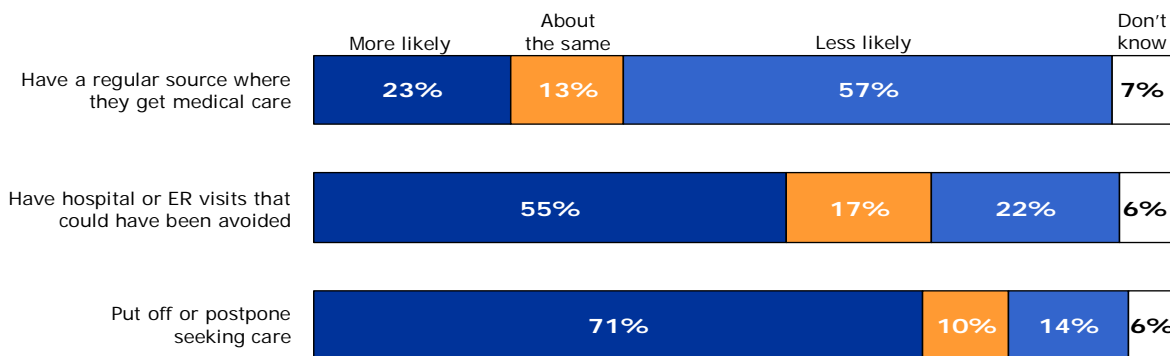
## 6. Knowledge: Uninsured People's Access to Health Services

While many people are confused about who the uninsured are, most Americans recognize at least some of the problems the uninsured face in getting care. Majorities know that the uninsured are more likely than those with insurance to put off seeking medical care (71%) and less likely to have a regular source of care (57%). Over half (55%) realize that the uninsured are more likely than the insured to have hospital or emergency room visits that could have been avoided.

On the other hand, nearly half (45%) think that most people without health insurance are able to get medical treatment they need, and four in ten mistakenly say the uninsured are either as likely (17%) or less likely (22%) than those with insurance to have avoidable hospital and ER visits.

### Knowledge: Uninsured People's Access to Health Services

Do you think Americans with *NO* health insurance are more likely, less likely, or about the same as those *WITH* health insurance to...



Do you think that most people without health insurance are unable to get medical treatment, or that these uninsured people are still able to get medical care they need from doctors and hospitals?



Source: KFF, *Kaiser Health Tracking Poll: Election 2008* (conducted May 31-June 5, 2007)

## 7. Health Care Should Be Provided Equally to Everyone

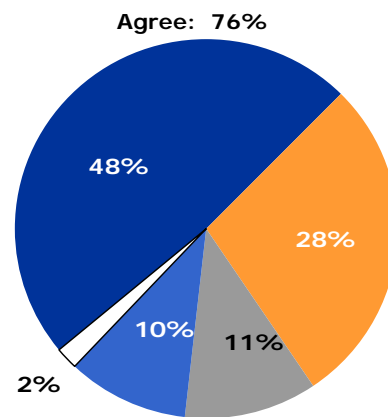
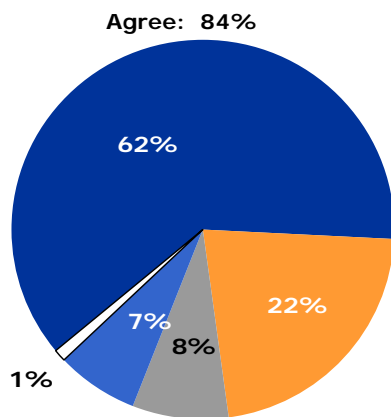
Most Americans agree that everyone should have equal access to health care. In 2000, eight in ten agreed that health care should be provided equally to everyone, and over half agreed “strongly” or “completely”. In addition, in 2004, about three-quarters (76%) agreed strongly or somewhat that access health care should be a right.

### Health Care Should Be Provided Equally to Everyone

Health care should be provided equally to everyone, just as public education is. (Jan-00)

Do you agree or disagree with people who say access to health care should be a right? (Jan-04)

■ Strongly agree   
 ■ Somewhat agree   
 ■ Somewhat disagree   
 ■ Strongly disagree   
  Don't know



Source: KFF/Lehrer NewsHour, *Uninsured Survey* (conducted January 10-February 9, 2000)

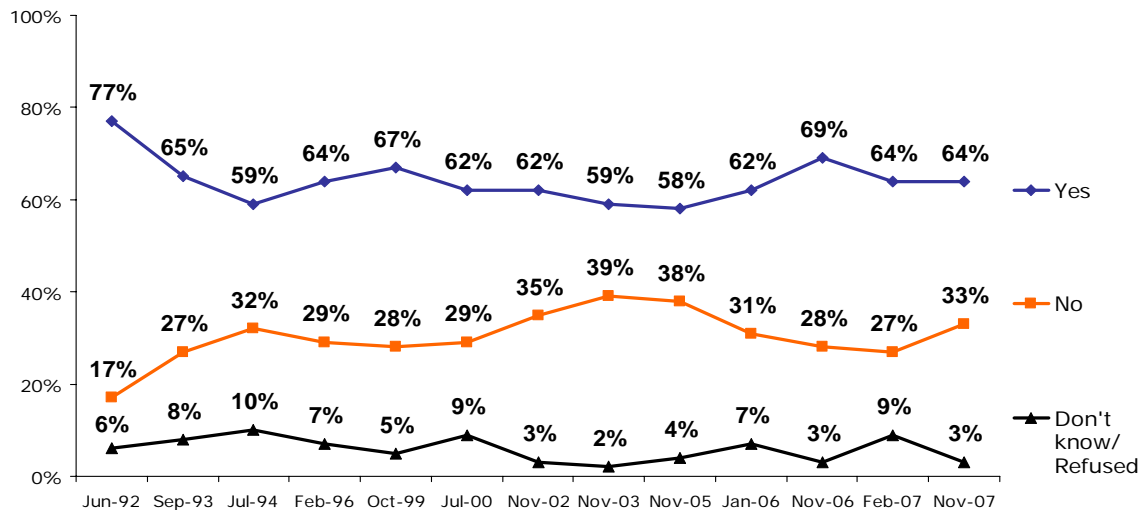
Source: Community Voices, *Healthcare For The Underserved Survey* (conducted January 2-4, 2004)

## 8. Federal Government's Responsibility to Guarantee Medical Care for Uninsured

In addition to agreeing that health care is a basic right, since 1992, a large majority of the public has also agreed that the federal government should guarantee medical care for all Americans. Additionally, over 6 in 10 (63%) favor the government guaranteeing health insurance for all citizens, even if it means raising taxes.

### Federal Government's Responsibility to Guarantee Medical Care

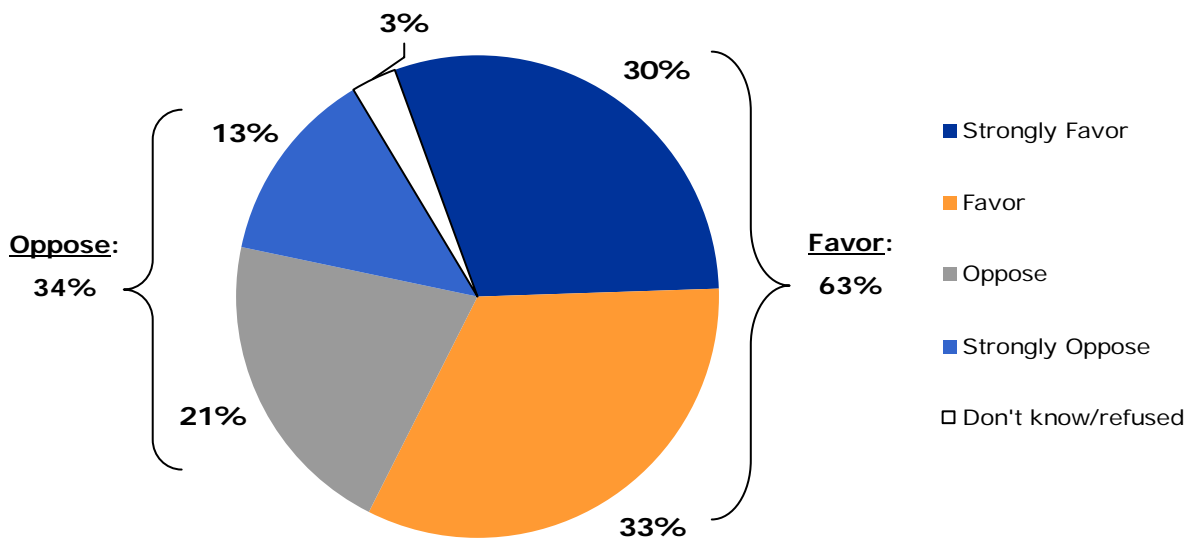
Do you think the (federal) government (in Washington) should guarantee medical/health care for all Americans, or isn't this the responsibility of the (federal) government (in Washington)?



Source: CBS/New York Times Polls (1992-1996, 2000, Jan 2006 & Feb 2007); NBC News/Wall Street Journal Poll (1999); Gallup Polls (2002-2005, Nov 2006, Nov 2007)

### Federal Government's Responsibility to Guarantee Health Insurance

I'd like to get your views on some issues that are being discussed in this country today. All in all, do you strongly favor, favor, oppose, or strongly oppose the US (United States) government guaranteeing health insurance for all citizens, even if it means raising taxes?



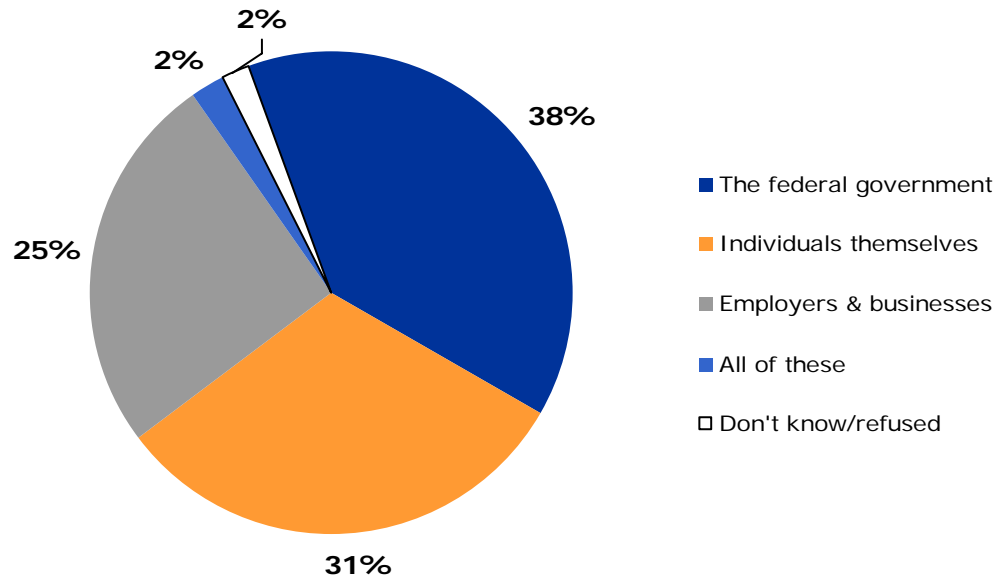
Source: Pew Research Center Survey (conducted July 30-August 10, 2008)

## 9. Responsibility of Government versus Other Groups in Providing Coverage

Agreement begins to splinter when Americans are asked whether the government, employers, or individuals themselves are “most” responsible for providing health insurance to all Americans. Still, nearly four in ten registered voters (38%) name the federal government, which is the most popular response. Three in ten name “individuals themselves,” followed by “employers and businesses” (25%).

### Responsibility of Government versus Other Groups in Providing Coverage

Which one of the following do you think should have the most responsibility for helping ensure that Americans receive health insurance coverage? (Based on registered voters)



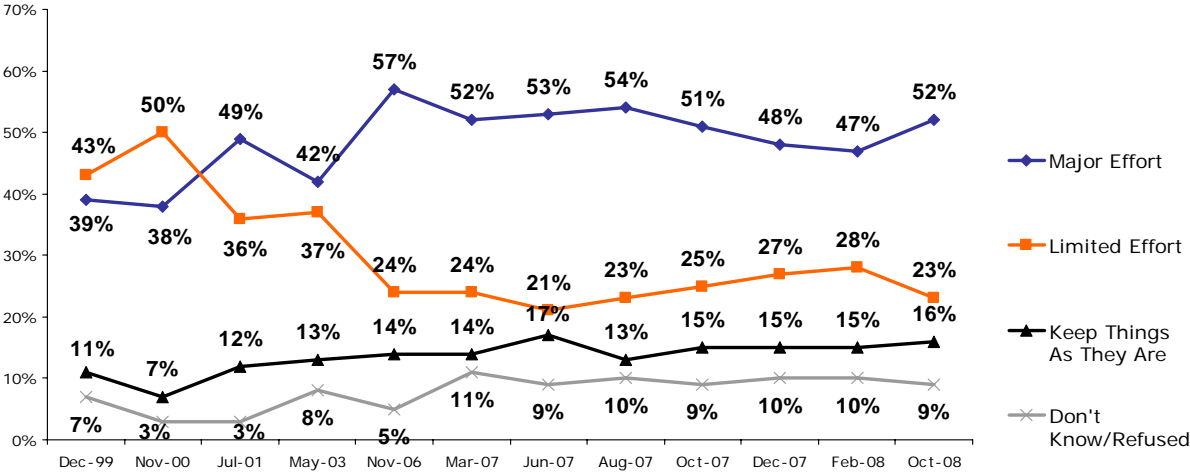
Source: KFF/HSPH, *Pre-Election Poll: Voters, Health Care and the 2008 Election* (conducted September 10-21, 2008)

# 10. Major versus Limited Effort to Help the Uninsured

Although the public supports action to extend health insurance coverage, there is little agreement on how to solve the problem. While fewer than 2 in 10 have supported “keeping things as they are”, Americans do not see eye to eye on whether a major or limited effort is needed. Since 2006, more people have sided with a major effort, but this opinion is not named by a solid majority.

## Major versus Limited Effort to Help the Uninsured

Respondents were asked if they thought the government/presidential candidate should make a limited or a major effort to provide health insurance for uninsured Americans, or keep things as they are.



Source: KFF/HSPH, *Survey on Health Care and the 2000 Elections* (1999); KFF/HSPH, *Post-Election Survey* (2000); HSPH/Robert Wood Johnson Foundation, *Health Insurance Coverage Survey* (2001); Stony Brook University Center for Survey Research, *Health Pulse Of America Survey* (2003); KFF/HSPH, *The Public's Health Care Agenda* (2006); KFF, *Kaiser Health Tracking Poll: Election 2008* (2007-2008)

# 11. Views on Ways to Expand Coverage

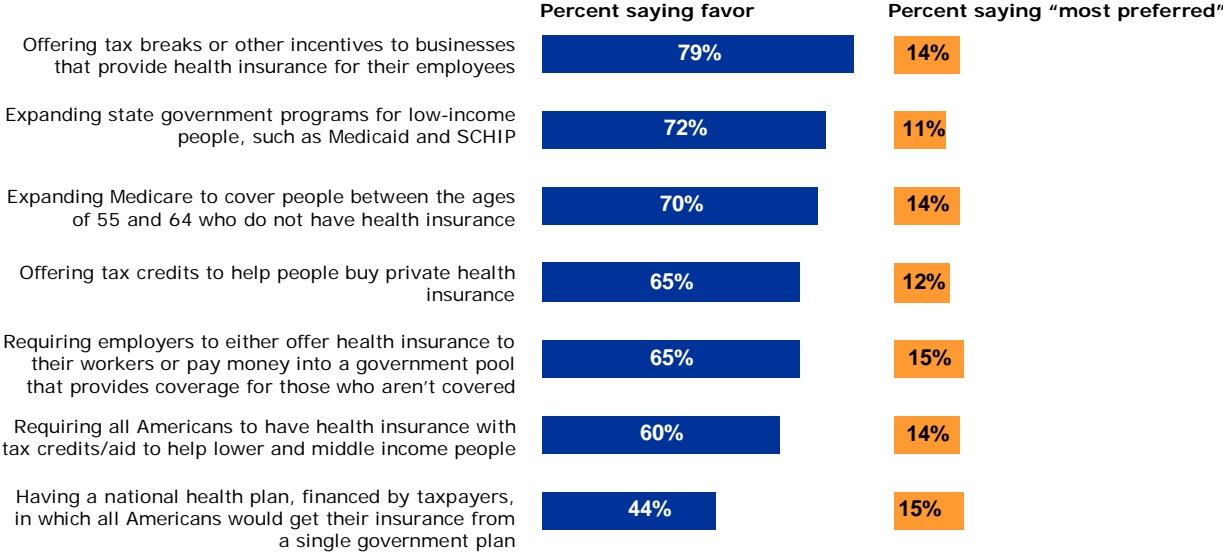
When presented with a variety of options for expanding health insurance to cover more Americans, the public expresses a high level of support for nearly every option. The only option that doesn't garner majority support is a national health plan financed by tax payers that would provide insurance for all Americans. However, when asked to select the single best option, no one option attracts widespread support.

## Views on Ways to Expand Coverage

I'm going to read you some different ways to increase the number of Americans covered by health insurance. As I read each one, please tell me whether you would favor it or oppose it.

When forced to choose...

Of those options you just said you favored, which one do you MOST prefer?\*



Source: KFF, Kaiser Health Tracking Poll: Election 2008 (conducted September 8-13, 2008)

## 12. Support for a Broad Approach Requiring Individuals to have Health Insurance

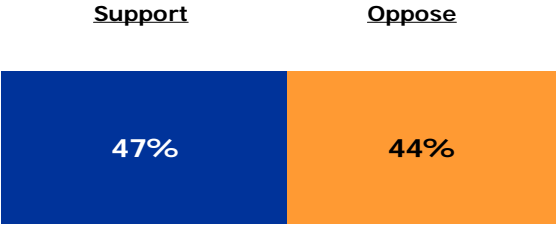
When asked about a mandate requiring individuals to have health insurance, support varies depending on the details of the description. Six in ten Americans support a broad approach to ensure everyone has coverage that includes roles for individuals (a requirement to get insurance or pay a fine, with subsidies for people with lower incomes), employers (a requirement to cover workers or pay into a pool), insurance companies (a requirement to take anyone that applies), and the government (expansion of public programs and help for lower income people). However, the public is more mixed, with about half supporting and about half opposing, on the specific question of an individual health insurance mandate for everyone – adults and children - that includes mentions of fines for non-compliance and subsidies for those with lower incomes, but no reference to expanded public programs and requirements on insurers and employers.

About two-thirds also support another approach to expand coverage – a proposal that would require parents to get health insurance coverage for their children with government subsidies for lower income families.

### Individual Mandate

Would you support or oppose...\*

**Individual mandate:** This proposal would require all Americans to have insurance. Most people would still get insurance through their work. People who don't get insurance from work would have to buy it themselves, or pay a fine if they don't. People with lower incomes would get help from the government paying the cost of health insurance.\*\*



**Individual mandate with a broad approach:** This proposal would place requirements on individuals, employers, the government, and insurance companies so that everyone shares in the responsibility. Individuals who don't already have insurance would be required to buy it or pay a fine, with financial support help from the government for people with lower incomes. Employers would be required to cover their workers, or pay money into a pool that helps people buy insurance. Government health insurance programs would be expanded. Insurance plans would be required to take anyone who applies, even if they have a prior illness.\*\*



**Individual mandate to cover children:** A different proposal for increasing the number of people covered by health insurance would NOT require all adults to have insurance, but would require that parents get insurance for their children. Most children would still be covered by plans through their parents' employers. Parents who aren't covered through work would have to buy insurance for their children, or pay a fine if they don't. Parents with lower incomes would get help from the government paying the cost of health insurance or their children would be enrolled in public programs.



\*"Don't know/Refused" responses not shown

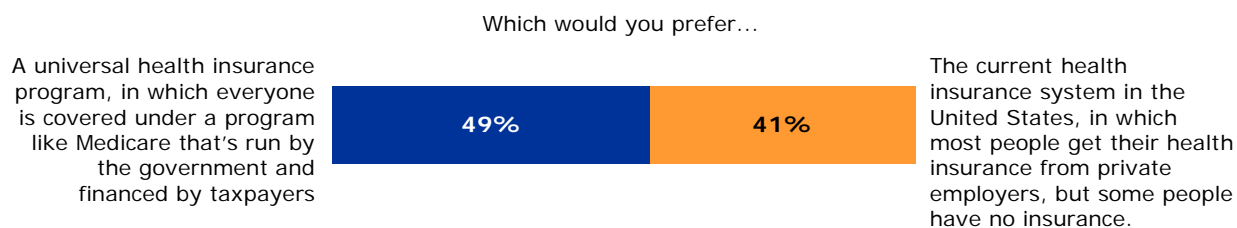
\*\*Asked of separate half samples

Source: NPR/KFF/HSPH, *The Public on Requiring Individuals to Have Health Insurance* (conducted February 14-20, 2008)

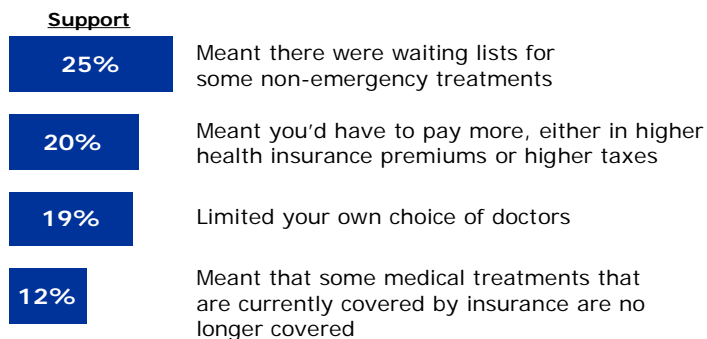
### 13. Messages Matter in Opinion about a Universal Health Insurance System

Whenever considering the public support for various options to expanding coverage, we must recognize that how the policy proposal is framed and whether arguments are presented for or against such a policy will influence how the public responds. For example, when asked whether they prefer a universal health insurance system in which everyone is covered or the current system, half (49%) of Americans say they prefer a universal system. However, once confronted with the arguments that the opponents to a universal system might use, support falls off quickly. For example, only a quarter of Americans would support a universal system if it meant there were waiting lists for some treatments, and only 12% would support a universal system if it meant dropping some treatments from coverage.

#### Support for a Universal Health Insurance System? Messages Matter



Would you support or oppose a universal health insurance program if it...\*



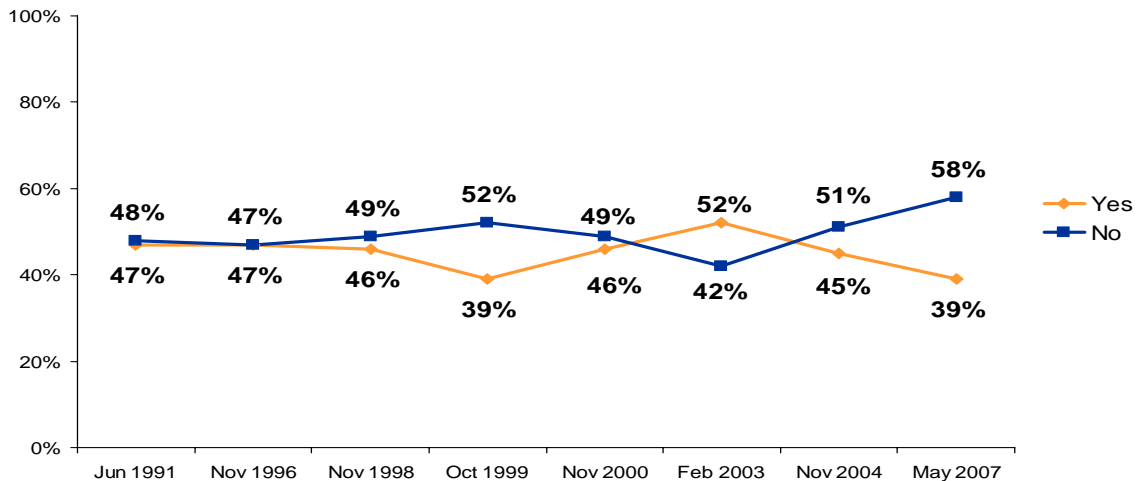
\* Asked of those who stated a preference for a universal health insurance system. Percents shown are based on total. Source: KFF, Kaiser Health Tracking Poll: Election 2008 (conducted September 8-13, 2008)

## 14. Willingness to Pay

Willingness to pay remains one of the toughest obstacles to providing insurance coverage for the uninsured. In 2007, nearly 6 in 10 (58%) said they would not be willing to pay more in higher insurance premiums or taxes in order to increase the number of insured Americans. When asked in a separate question about specific amounts they would be willing to pay, over one-third (35%) wouldn't be willing to pay anything or would only be willing to pay \$5 a month, while just over one in ten (12%) would be willing to pay \$30 more a month, and nearly half (46%) would be willing to pay \$50 more a month.

### Limited Willingness to Pay

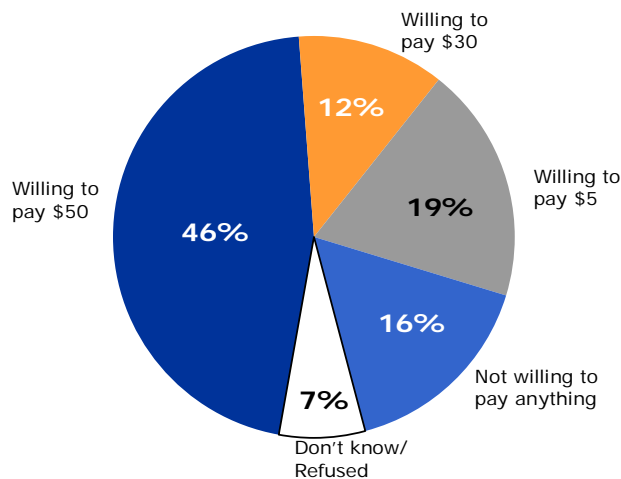
Would you be willing to pay more--either in higher health insurance premiums or higher taxes--in order to increase the number of Americans who have health insurance, or not?



NOTE: "Don't know/refused" responses not shown

Source: NBC News/Wall Street Journal Poll (1991); KFF/HSPH, *Health Care Agenda* (1996 & 2004); KFF/HSPH, *Post-Election Survey* (1998 & 2000); KFF/HSPH, *Health News Index Poll* (1999 & 2003); Washington Post/KFF/HSPH, *Political Independents Survey* (2007)

Would you be willing to pay FIFTY DOLLARS more per month--either in higher health insurance premiums or higher taxes--in order to increase the number of Americans who have health insurance coverage, or not?/ Would you be willing to pay an extra THIRTY DOLLARS a month, or not?/ Would you be willing to pay an extra FIVE DOLLARS a month, or not? (Asked of half sample)



Source: KFF, *Health News Index Poll* (conducted February 6-9, 2003)

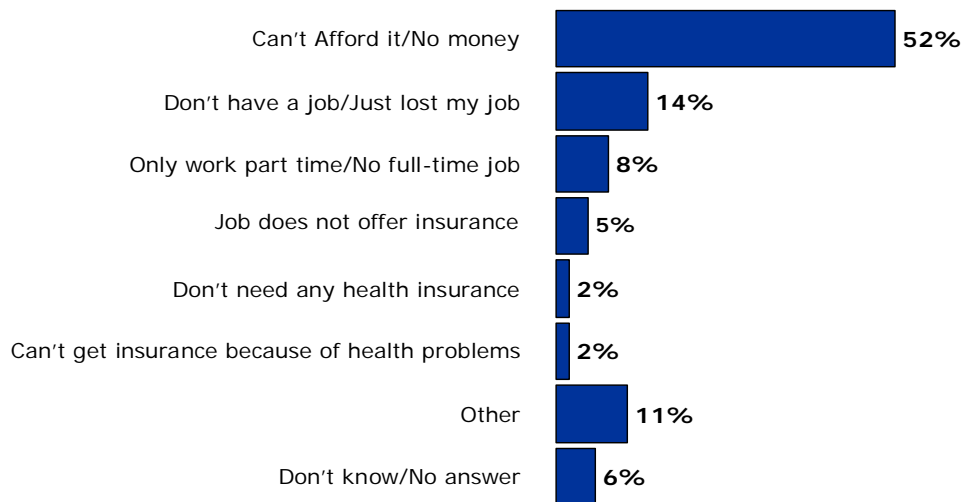
## SECTION TWO: EXPERIENCES OF THE UNINSURED

### 15. Reasons People Report Being Uninsured

A majority of people (52%) without health insurance say the main reason they are uninsured is the cost; About one in five (22%) say that they do not have health insurance because they do not have a job or do not have a full-time job.

#### Reasons People Report Being Uninsured

What is the main reason you do not currently have health insurance?\*



\*Note: Asked of those not insured (11% of the 1,281 sample)

Source: CBS News/New York Times Poll (conducted February 23-27, 2007)

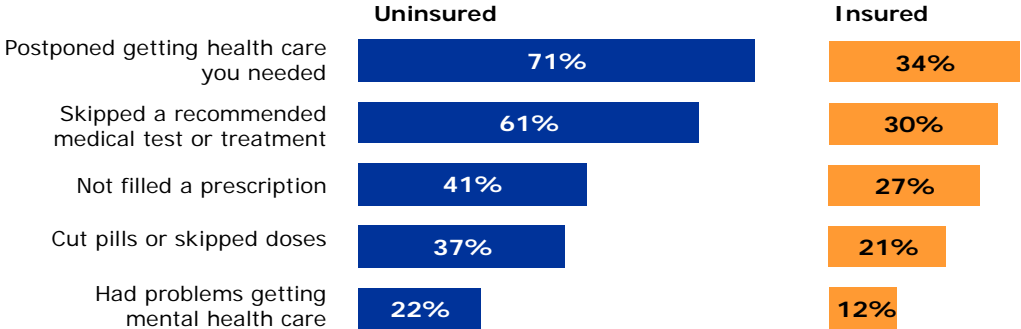
# 16. Uninsured vs. Insured: Problems Accessing Care

Those without health insurance are more than twice as likely as their insured counterparts to report postponing health care they needed or skipping recommended treatments. They are also much more likely to report not filling a prescription or cutting on prescriptions, or having problems getting mental health care because of the cost.

People without health insurance are less likely than those with insurance to say that they have a regular source of medical care. In addition, the uninsured are more likely to name clinics and hospital emergency rooms as the places they usually receive medical care.

## Uninsured vs. Insured: Problems Accessing Care

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



\* People ages 65 and over are excluded because virtually all of them have access to health insurance through Medicare. Source: KFF, Kaiser Health Tracking Poll: Election 2008 (conducted October 8-13, 2008)

## Uninsured vs. Insured: Percent reporting no usual source of care



Source: KFF, Kaiser Low Income Coverage and Access Survey (2006)

# 17. Uninsured vs. Insured: Medical Bills Present a Serious Problem

The uninsured are much more likely than those with health insurance to report having problems with medical bills. Over six in ten (64%) of those without health insurance report having had a serious problem paying medical bills as a result of recent changes in the economy.

While medical bills can present a serious problem for many families, those without health insurance are more likely than those with insurance to experience serious consequences from bills, including being contacted by a collection agency, using up savings, or being unable to pay for basic necessities.

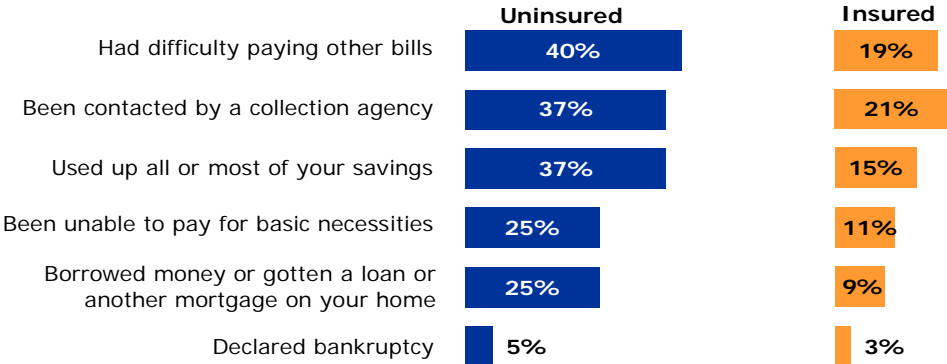
## Uninsured vs. Insured: Bills Present a Serious Problem

**Percent who say** they have had a serious problem paying for health care and health insurance as a result of recent changes in the economy\*



Source: KFF, Kaiser Health Tracking Poll: Election 2008 (conducted October 8-13, 2008)

**Percent who say** in the past 5 years, they have done each of the following because of medical bills...\*



Source: KFF, Kaiser Health Tracking Poll: Election 2008 (conducted April 3-13, 2008)

\* People ages 65 and over are excluded because virtually all of them have access to health insurance through Medicare.