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Chartpack



ABC News/Kaiser Family Foundation/USA Today

# **Health Care in America 2006 Survey**

October 2006

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## **Methodology**

The ABC News/Kaiser Family Foundation/*USA Today* Survey Project is a three-way partnership. Representatives of ABC News, the Henry J. Kaiser Family Foundation and *USA Today* worked together to develop the survey questionnaire. ABC News and *USA Today* individually retain editorial control over the content they broadcast or publish.

The *Health Care in America Survey* is a nationally representative survey of 1,201 adults ages 18 years and older, conducted between September 7 and September 12, 2006. Fieldwork was conducted by telephone by TNS of Horsham, PA. The margin of sampling error is plus or minus 3 percentage points for results based on total respondents. For results based on smaller subsets of respondents the margin of sampling error is higher. Sampling error is only one of many potential sources of error in this or any other public opinion poll.

Values less than 0.5% are indicated by an asterisk (\*). “Vol.” indicates that a response was volunteered by respondent, not an explicitly offered choice. Percentages may not always add up to 100% due to rounding.

## *Health care in America, 2006: Concerns Focus on Cost.*

- Most Americans are not satisfied with the nation's health care system. At the root of this dissatisfaction: its price tag.
  - An overwhelming 80 percent of the public is dissatisfied with the total cost of care in the nation, including six in ten (58 percent) who are very dissatisfied with costs.
  - Slightly more than half -- 54 percent -- are dissatisfied with the quality of care in the nation.
- At the same time, most people are satisfied with their own health insurance coverage (88 percent of the insured rate their coverage as excellent or good) and with various aspects of their medical care (for example, 89 percent are satisfied with the quality of care they receive.) Even in the personal realm, costs are the area of least satisfaction, with four in ten saying they are very (19 percent) or somewhat (22 percent) dissatisfied with their own health care costs.
- There's a precariousness to Americans' contentment with their own health insurance coverage. Among the insured, six in ten are at least somewhat worried about being able to afford the cost of their health insurance over the next few years, and nearly as many (56 percent) say they worry that by losing a job, they or their family might be left without coverage. Among the uninsured, more than eight in ten (85 percent) say they are worried about affording the cost of their health care over the next few years, including 63 percent who are very worried.
- Furthermore, problems paying for care are on the rise. The new ABC/KFF/USA Today survey found that the percentage of people who have had difficulty paying for health care in the last year, or had to put off needed care because of its price, are at new highs.
  - One in four Americans say their family has had a problem paying for care sometime during the past year, up 7 percentage points over the past nine years.
    - This rises to 40 percent among young people (aged 18 to 29), and 42 percent among households making less than \$35,000 a year. Among the uninsured, a significant majority (59 percent) report having struggled to pay for health care.
  - Slightly more, 28 percent, say someone in their family has delayed care in the past year, a new high in the ABC and Gallup trend (compared with between 14 and 25 percent from 1991 through 2003). Most in this group said the condition they were hoping to treat was at least somewhat serious
    - Among the uninsured, 68 percent had delayed care in the same period.
  - Though the uninsured are the most vulnerable to problems financing care, the majority of Americans who reported having a problem paying for their care actually have health insurance (69 percent of those with problems had insurance coverage.)

- And the cost of purchasing insurance is the major barrier for those who don't currently have coverage. Slightly more than half (54 percent) of the uninsured say the main reason they don't have insurance is that they can't afford it. Another 15 percent have been refused due to poor health or age. Only 4 percent said the reason they didn't have insurance was that they didn't need it.

***A general interest in change of any sort, dampened by real world tradeoffs.***

- The uninsured remain a concern for many Americans. About half the country (52 percent) say that the fact that more than 46 million Americans have no health insurance is “a critical problem for the country”
- While a majority of Americans say the uninsured are a serious problem, and most seem interested in a number of proposals that would expand coverage, support for these proposals appears relatively fragile.
- In the abstract, most Americans (68 percent) say that providing coverage for everyone is more important than keeping taxes down. But if the tradeoff is phrased in a way that focuses on the country's main concern – rising health care costs -- Americans are more divided: 50 percent say reducing costs is more important, while 42 percent say extending coverage should take precedence.
- Support for universal care is a prime example of Americans' frustration with the current system, as well as the tenuousness of their support for change. Overall, 56 percent say they would prefer a universal care system to our current system. At the same time, this support is relatively easy to shake. If supporters are challenged with possible downsides of such a plan -- less choice of doctors, waiting lists, increased costs to individuals, or more limited coverage of medical treatments -- significant numbers change their minds about the program. In fact, after hearing any one of these arguments, support for universal coverage dropped to roughly a third of the public or less.
  - About half of Americans think a universal care system would have little effect on their own personal health care in terms of quality, choice, availability, and cost. Among those who do anticipate a difference in quality, twice as many see a negative effect as a positive one. Even among those who support the concept, just a third (34 percent) say universal health care would improve their own health care costs.
- Even larger majorities of Americans say they would back a variety of other government efforts to expand health coverage: 86 percent say government should offer tax breaks to businesses that offer health insurance to their employees, eight in ten would offer tax credits for poorer Americans to buy health insurance, and just as many would expand programs for the poor like Medicaid or support government efforts to require business to cover all full-time employees.
  - Looking just at “strong supporters” of each plan does a bit more to distinguish which proposals have the most backing. Here, the largest majorities favor requiring employers to cover all full-time employees (69 percent), and tax breaks for businesses that provide coverage (61 percent). Majorities also strongly favor expanding government programs like Medicare (55 percent) and Medicaid (54 percent). All of these are extensions of the existing health care system.

- The rest of the proposals receive strong backing from less than half the public: 49 percent strongly favor tax credits for low-income people to purchase insurance and 44 percent back mandates on business regarding coverage for part-time employees. Just a third (35 percent) strongly favor requiring individuals to have insurance, along with financial aid to low-income people to buy it.
- As with universal coverage, it is likely that the percent who support each plan would drop significantly if people were presented with some of the costs or tradeoffs associated with expanding coverage in any form.
- An actual state plan to expand insurance coverage – that of Massachusetts – is somewhat more divisive than many of the above proposals: 52 percent support and 44 percent oppose it.

### ***Back to costs: Who's at fault and what is effective?***

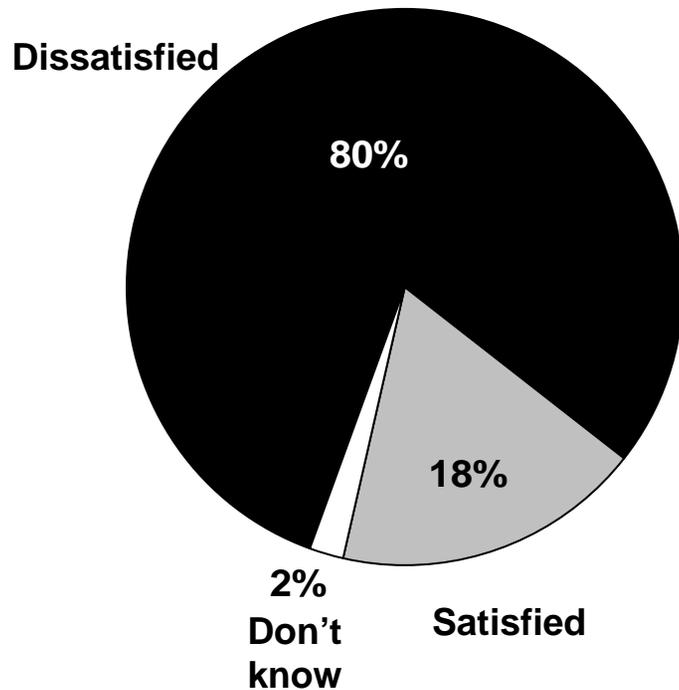
- The public is dissatisfied with health care costs, but who do they hold responsible?
  - Drug and insurance companies take the brunt of the blame. Fully half of Americans say that excessive profits are “one of the single biggest factors in rising health care costs.”
  - In the next tier of culprits, more than a third (37 percent) say fraud and waste in the health care system is one of the biggest factors in rising costs, and similar shares name high profits by doctors and hospitals (36 percent) and too many medical malpractice lawsuits (37 percent).
  - Fewer Americans seem to blame patients for the rising costs: 30 percent see unnecessary treatments as a problem, and about the same percentage (29 percent) see Americans' unhealthy lifestyles as a contributing factor.
  - Importantly, the increased use of expensive new drugs, treatments, and medical technology, which is the factor most often named by experts as the biggest reason for rising health care costs, ranks fairly low on the list for the public, with 28 percent naming it as a top factor.
  - Also ranking near the bottom of perceived reasons for rising health care costs is the aging of the population (23 percent). People are least likely to say one of the biggest reasons for rising health care costs is that more people are getting better medical care than ever before (12 percent).

- Cost doesn't necessarily equal quality
  - What can money buy you? Not necessarily a good doctor according to the public. Most Americans (76 percent) do not agree that doctors who charge higher prices provide better medical care.
  - But Americans are much more divided when it comes to drugs and treatments: 47 percent said that “expensive new drugs, treatments and medical technology produce better results than older, less expensive alternatives,” while 43 percent said the old tried and true were just as good.
  - And a majority (62 percent) say that insurers shouldn't have to pay for expensive new treatments unless they've been proven to be more effective than existing treatments, even if a doctor specifically recommends them.
- Controlling health care costs
  - More Americans say letting individuals shop around for health care would be effective at controlling costs (79 percent) than say the same about the current system of employer-based coverage (67 percent) or government regulation of health care costs (62 percent).
  - However, most Americans are not currently interested in a broadly defined plan that would cover major medical problems but leave consumers to handle the rest of their medical needs out of a pool of money over which they have charge. Two in three (66 percent) say they would oppose such a plan.

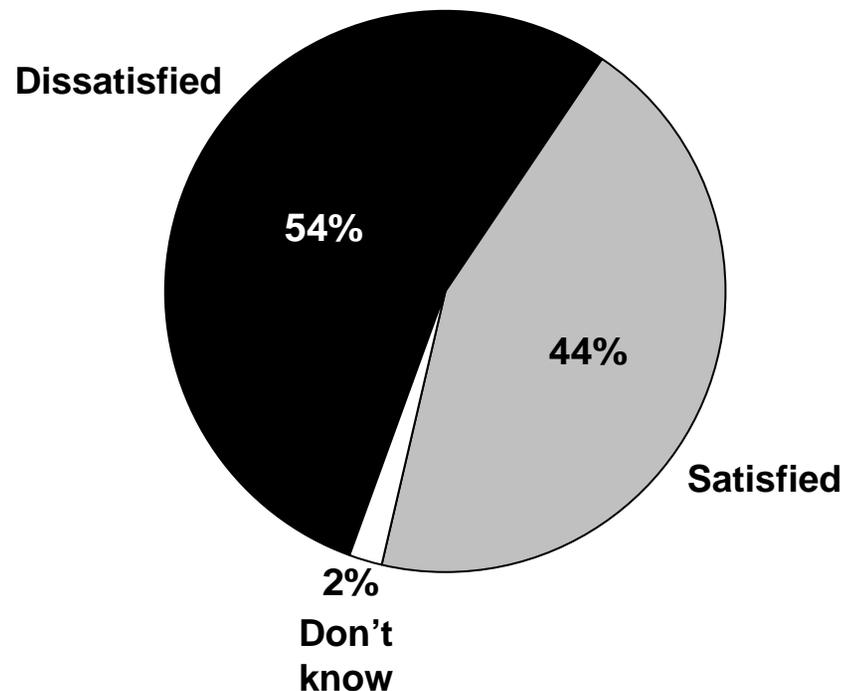
# Dissatisfaction with Health Care Costs and Quality

Thinking about health care in the country as a whole, are you generally satisfied or dissatisfied with ...

...the total cost of health care in this country?

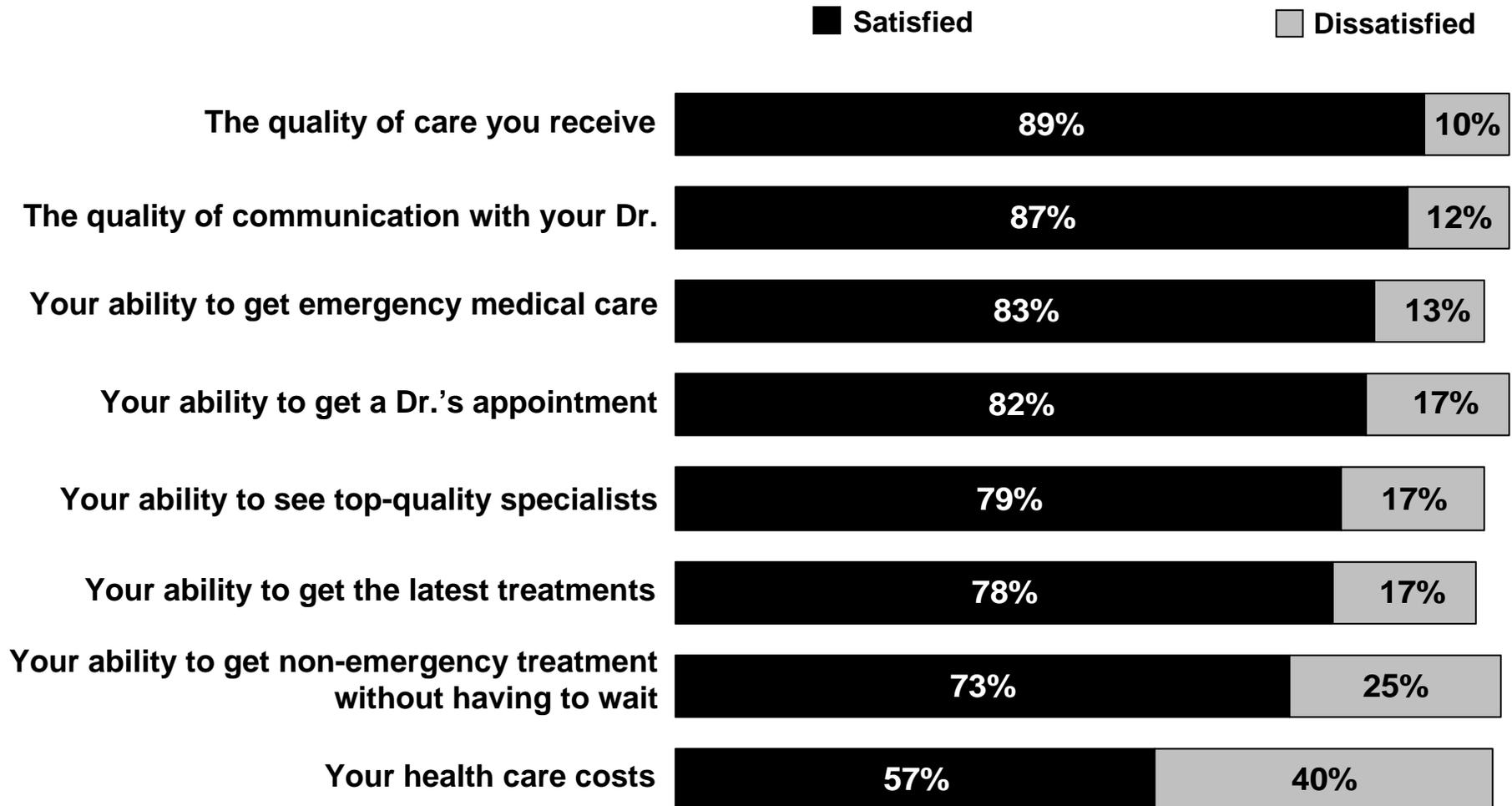


...the quality of health care in this country?



# What Bothers People About Their Own Health Care

How satisfied are you with each of the following?

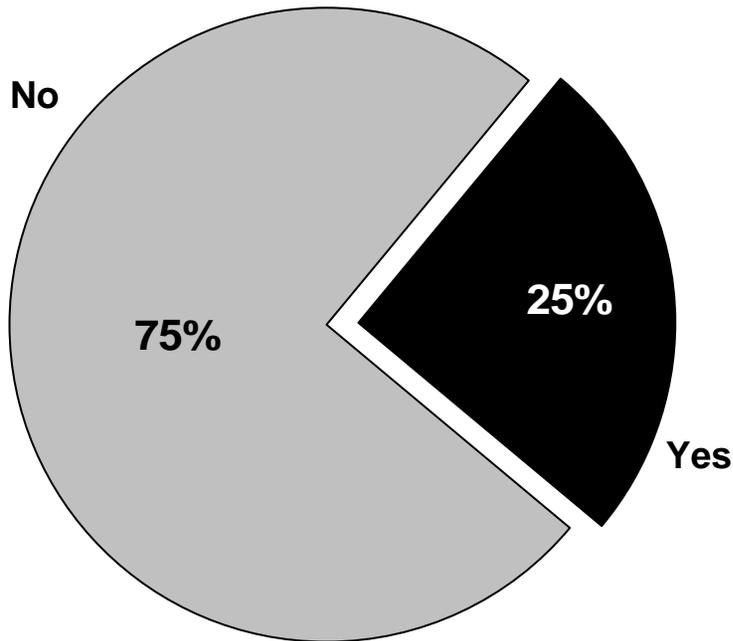


Note: Don't know responses not shown.

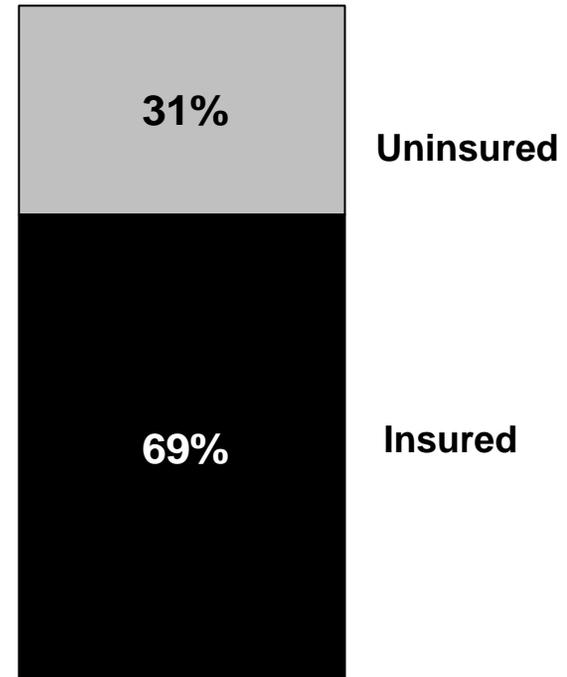
Source: ABC News/Kaiser Family Foundation/USA Today *Health Care in America Survey* (conducted September 7-12, 2006)

# Problems Paying Medical Bills

**In the past 12 months, did you or another family member in your household have any problems paying medical bills, or not?**

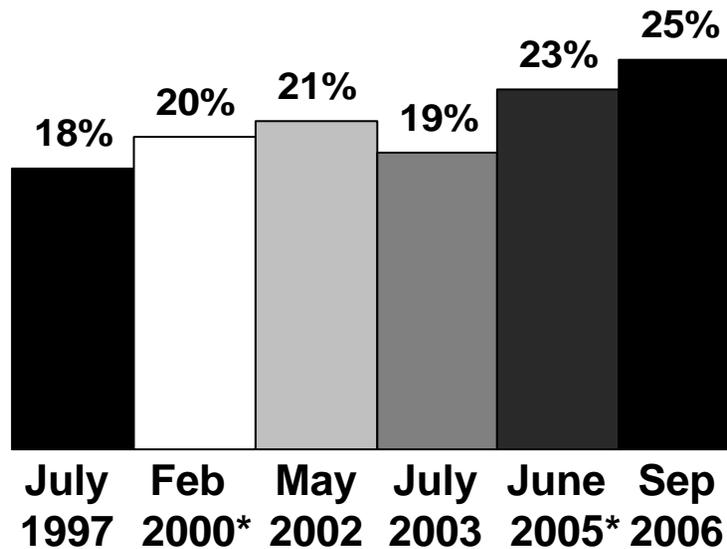


**Health insurance status among the 25% who reported problems paying medical bills...**



# Payment Problems Creeping Up

In the past 12 months, did you or another family member in your household have any problems paying medical bills, or not? Percent saying “yes”



\*Question did not include “or another family member in your household”.

Note: Statistically significant difference between Sep-06 and 1997-2003 data ( $p < 0.05$ ).

Note: July 2003 data is based on 18- to 64-year-olds only.

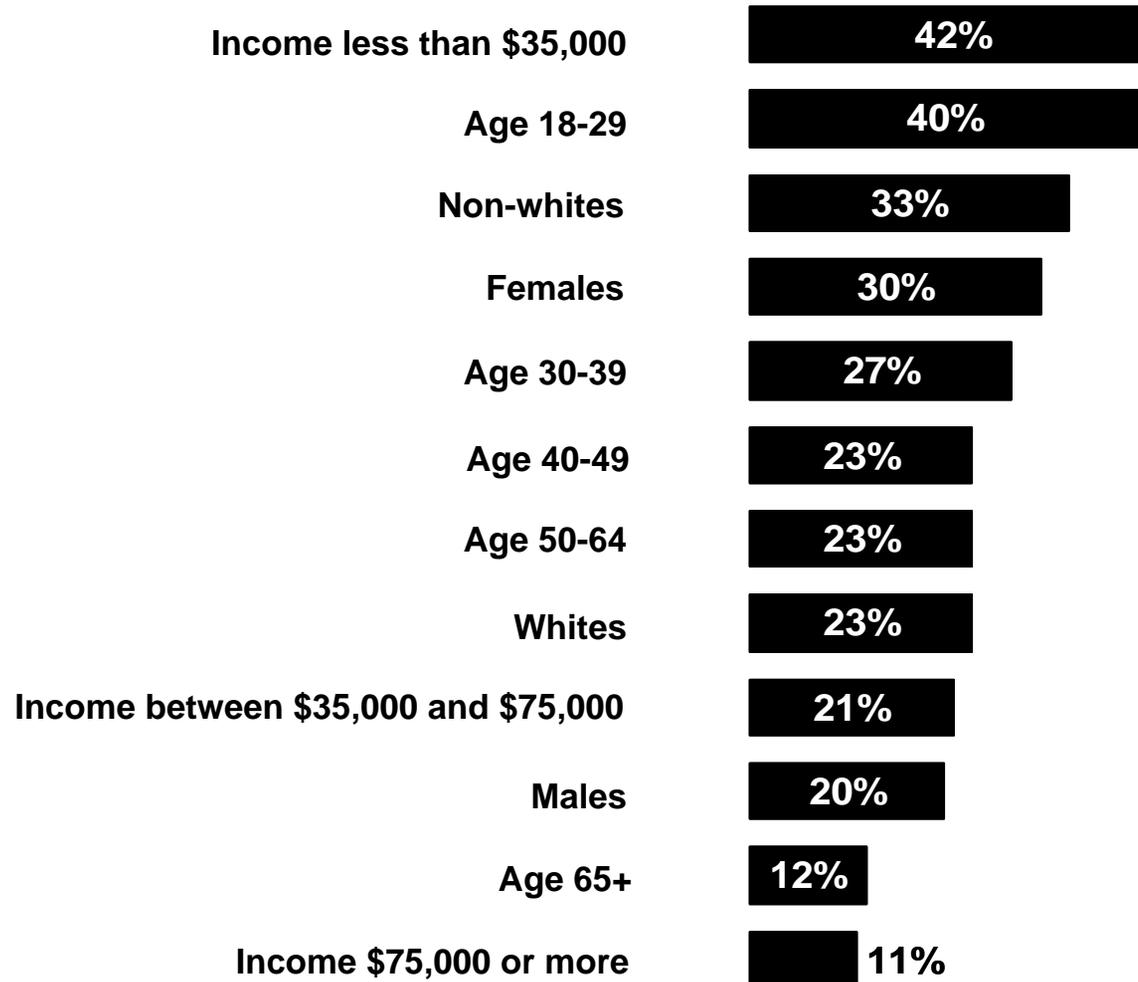
Note: July 1997 and February 2000 surveys specified “medical bills, including doctor or hospital, prescription drugs, nursing home, or home care bills”.

Source for Sep-06: ABC News/Kaiser Family Foundation/USA Today *Health Care in America Survey* (conducted September 7-12, 2006).

Source for others: Kaiser Family Foundation surveys.

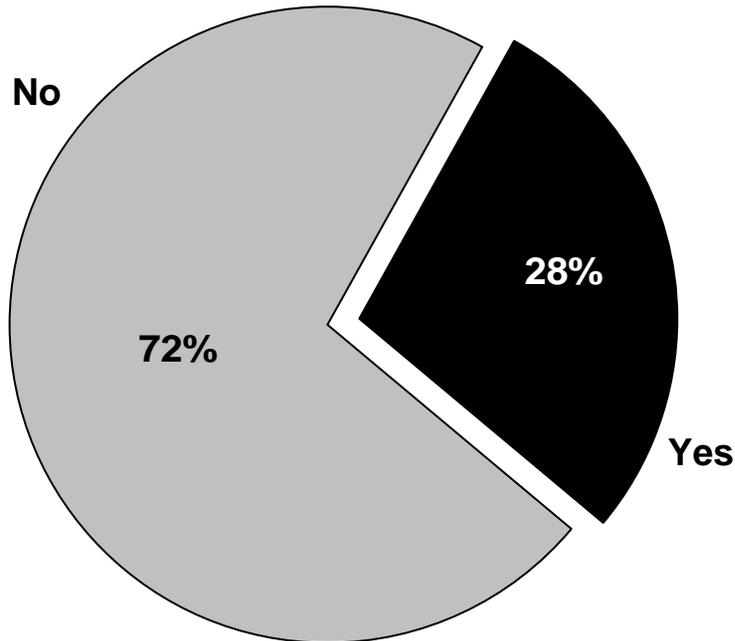
# Who Had Problems Paying Medical Bills?

In the past 12 months, did you or another family member in your household have any problems paying medical bills, or not? Percent of each group responding “yes”

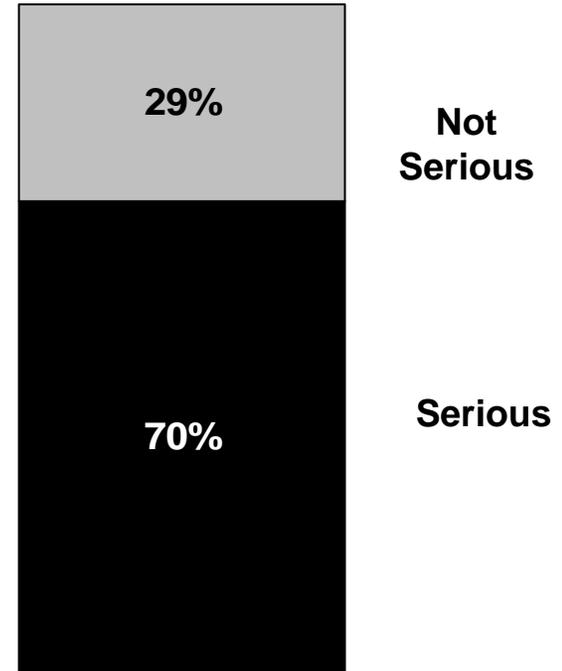


# Putting Off Medical Treatment

In the past 12 months, have you or a member of your family put off any sort of medical treatment because of the cost you would have to pay?



Of the 28% who report having put off medical treatment: When this medical treatment was delayed, was it for a condition that was serious or not serious?



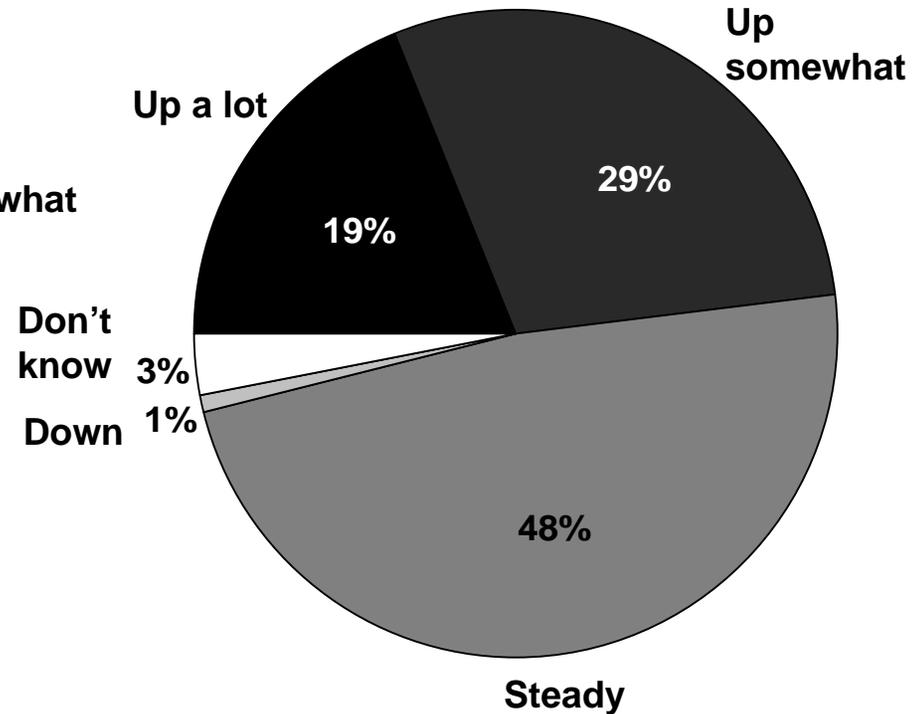
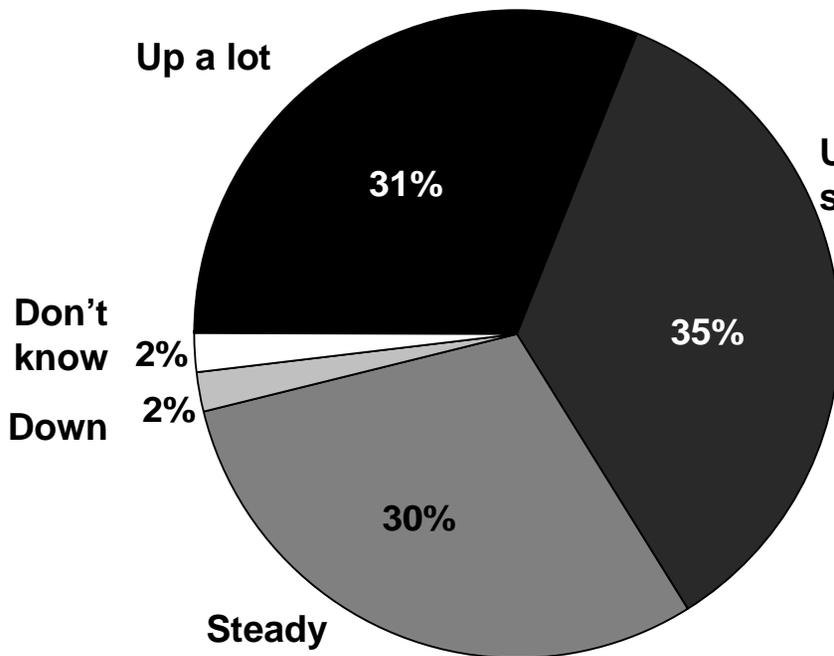
# Health Insurance Costs

*Among those with health insurance:*

**Does it seem to you that the costs of the following have been going up lately, holding steady, or going down?**

**Cost for health insurance premiums**

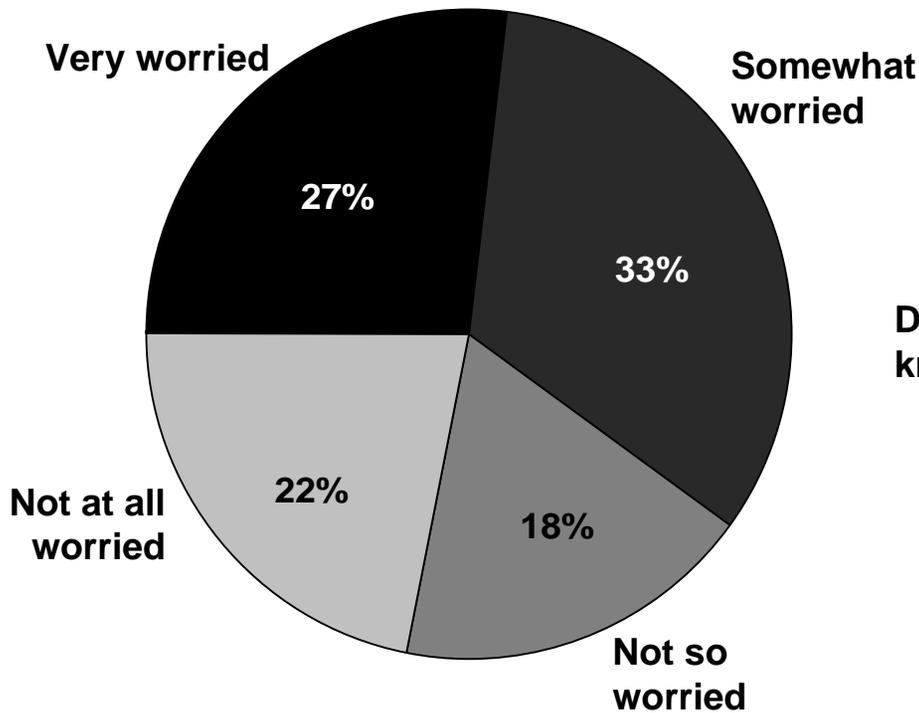
**Deductible and co-pay costs**



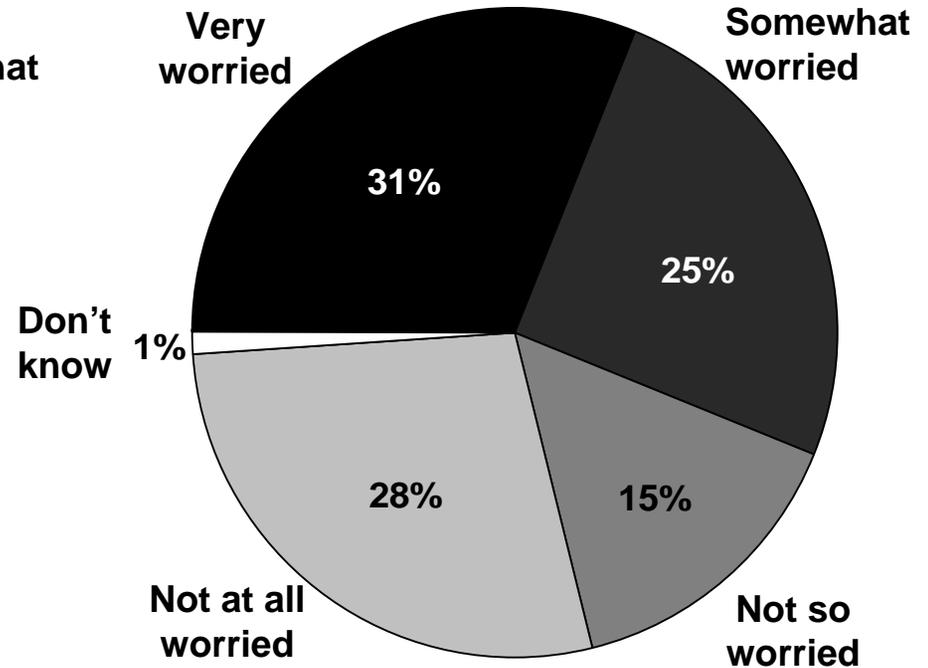
# Health Insurance Worries

Is the following something you're very worried about, somewhat worried, not so worried, or not worried about at all?

*Among the insured:*  
**Being able to afford insurance costs over the next few years**



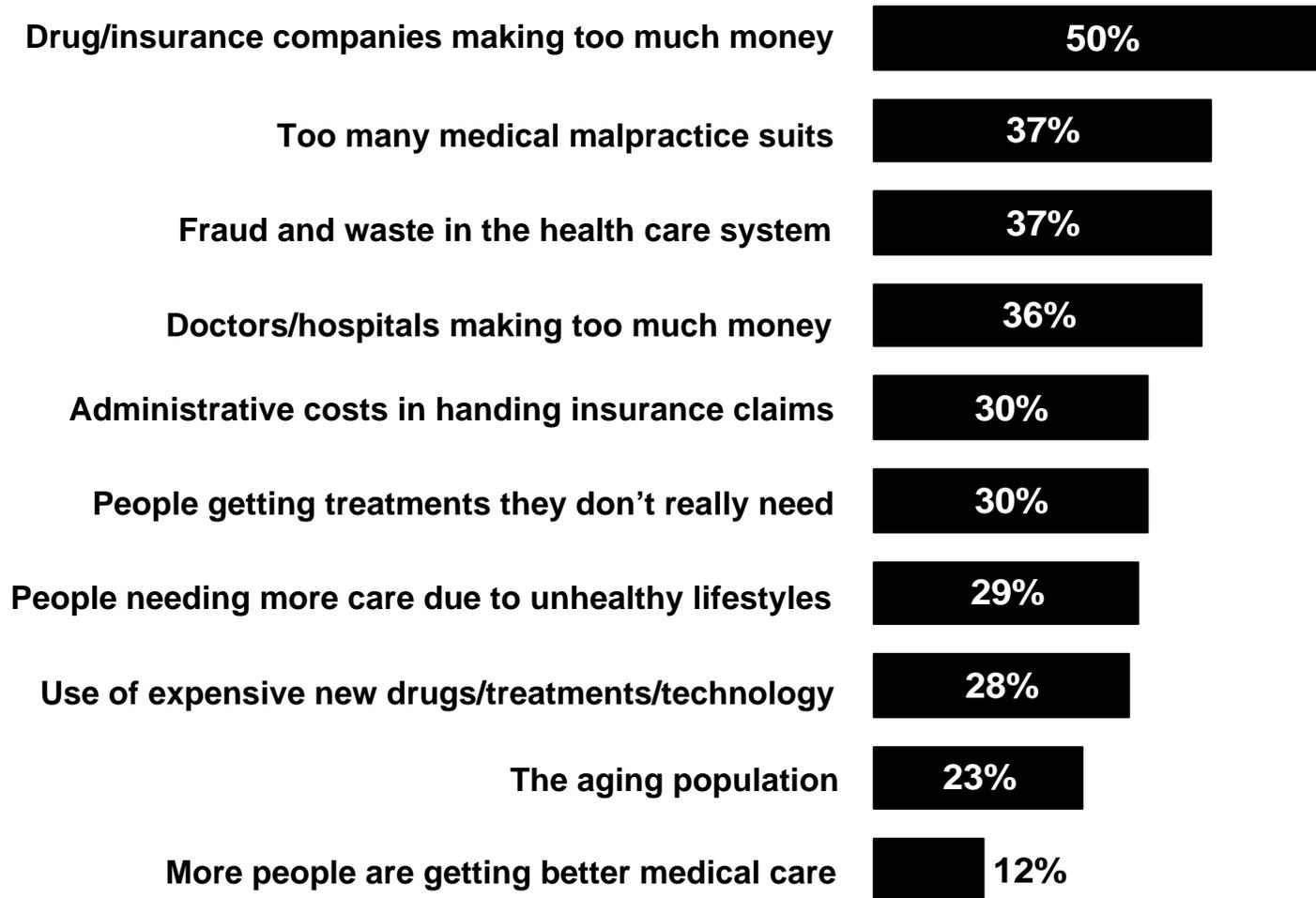
*Among those with private insurance:*  
**Losing your insurance because of the loss of a job**



# Factors in Rising Health Care Costs

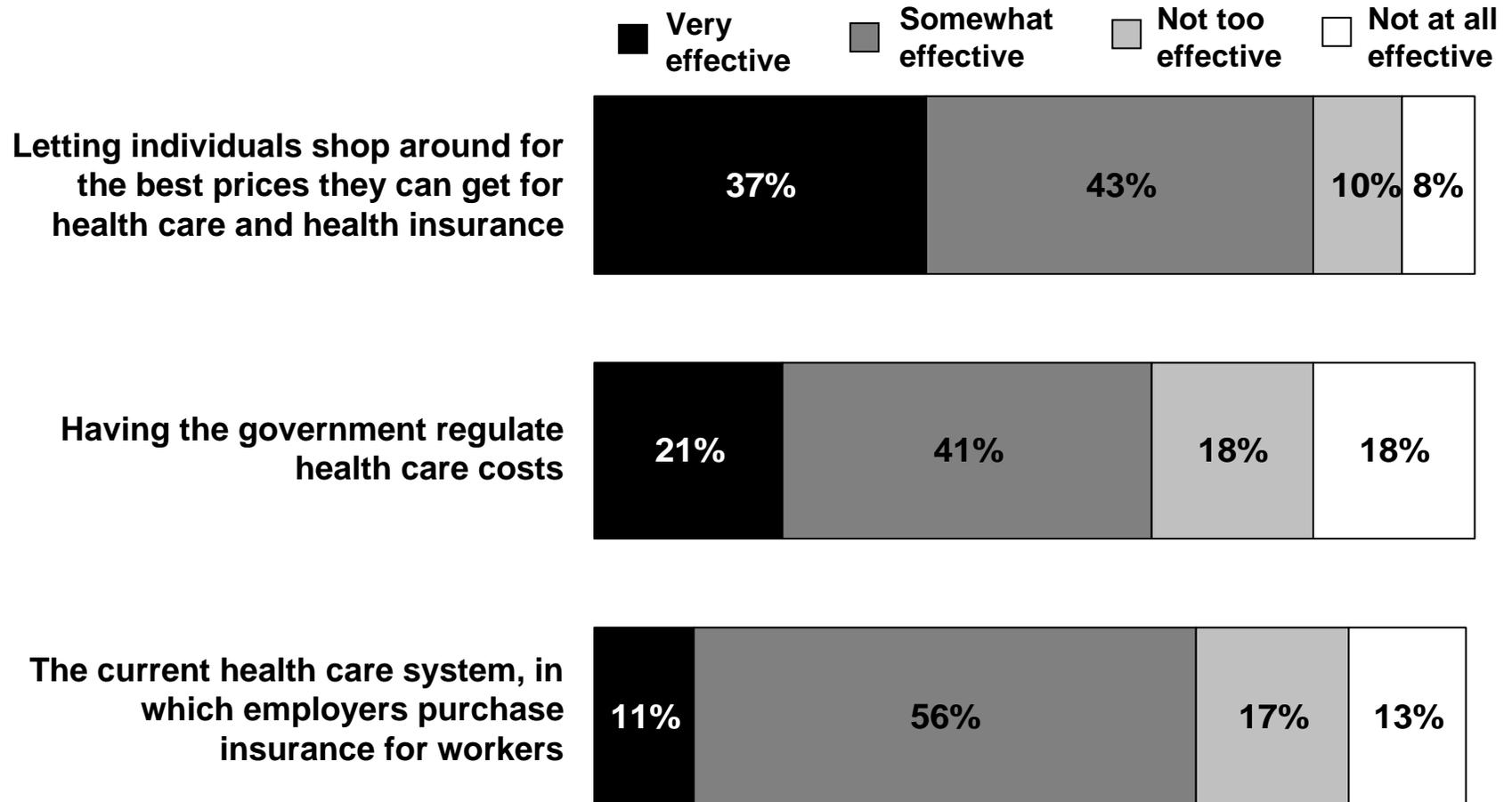
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Percent saying each is “one of the single biggest factors in rising health care costs”:



# Controlling Health Care Costs

Do you think the following are/would be very effective, somewhat effective, not too effective, or not at all effective in controlling health care costs?



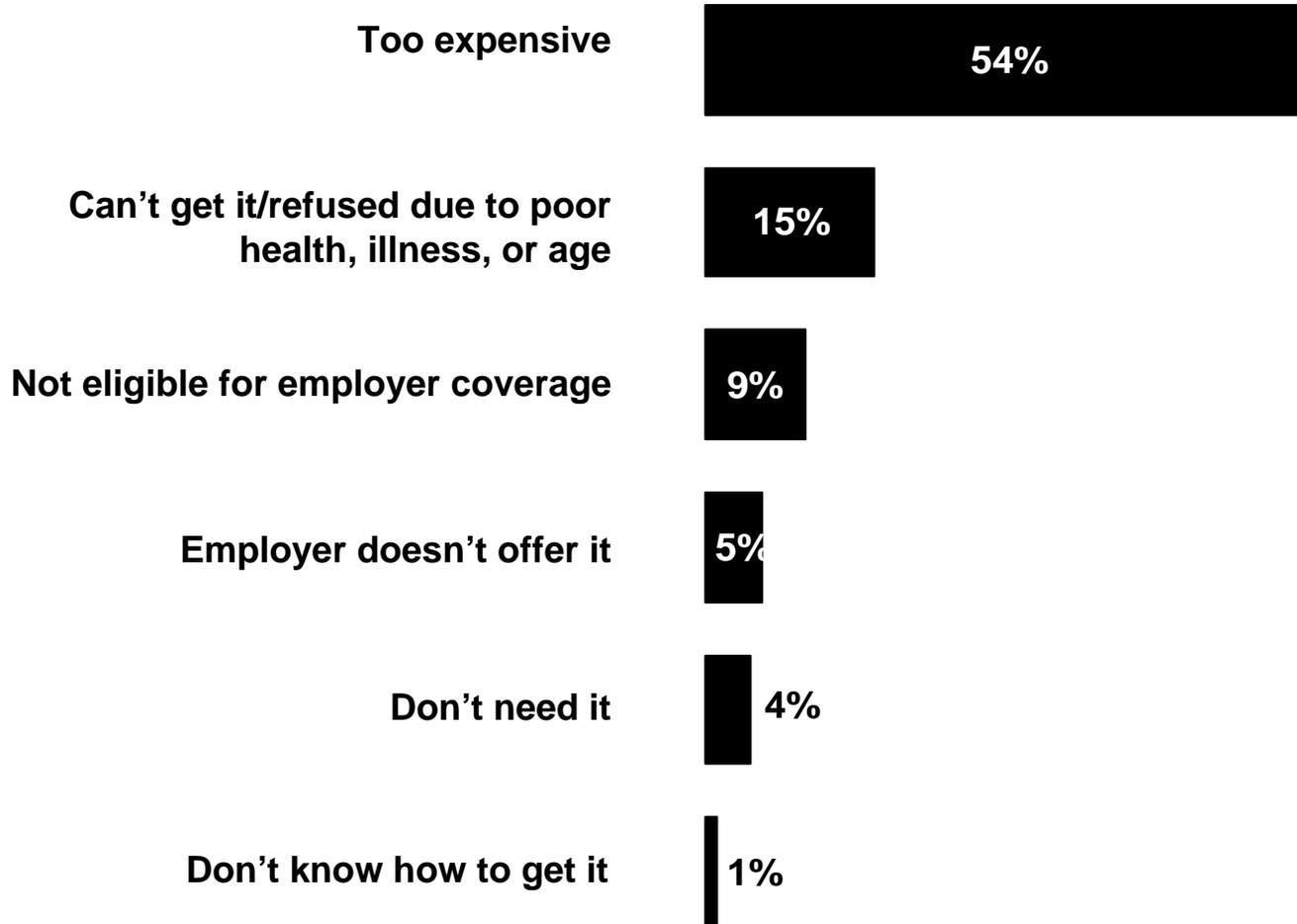
Note: Don't know responses not shown.

Source: ABC News/Kaiser Family Foundation/USA Today *Health Care in America Survey* (conducted September 7-12, 2006)

# Reasons for Not Having Health Insurance

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*Among those who say they are uninsured:*  
**What's the main reason you do not currently have health insurance?**



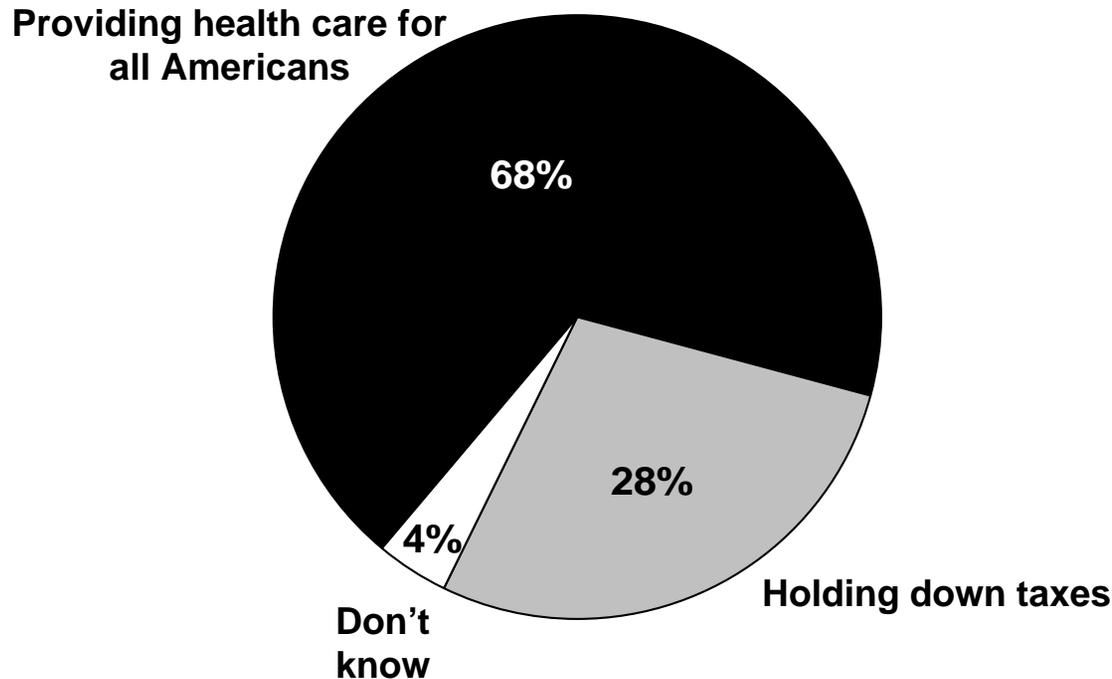
Note: Don't know and "other" responses not shown.

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# Health Care Coverage For All vs. Taxes

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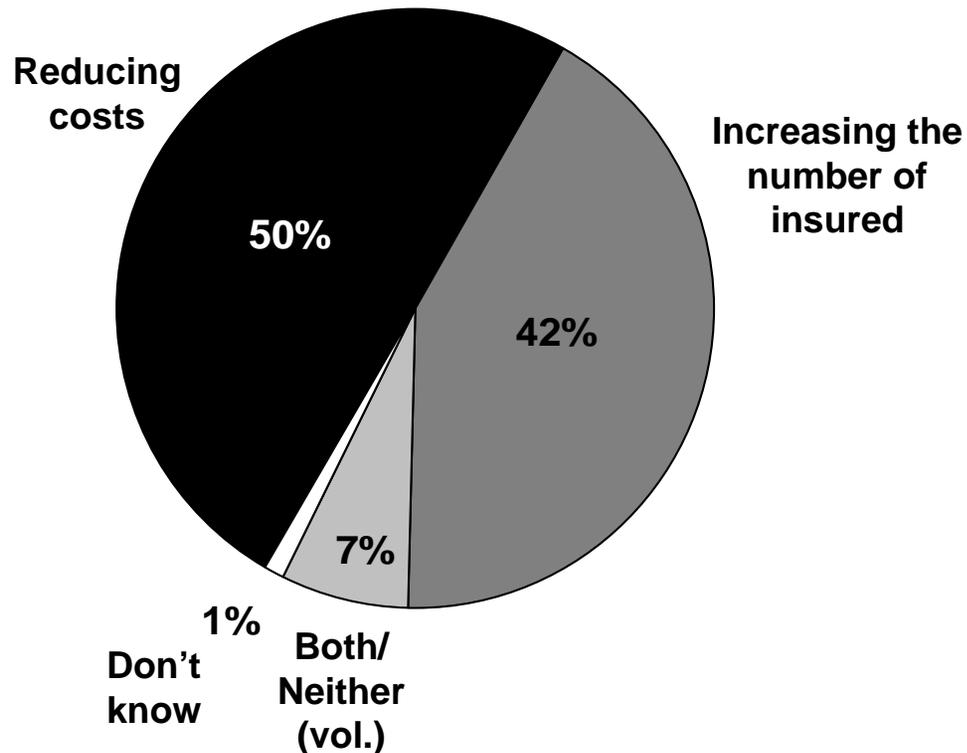
Which of these do you think is more important – providing health care coverage for all Americans, even if it means raising taxes, or holding down taxes, even if it means some Americans do not have health insurance coverage?



# Health Care Coverage vs. Health Care Costs

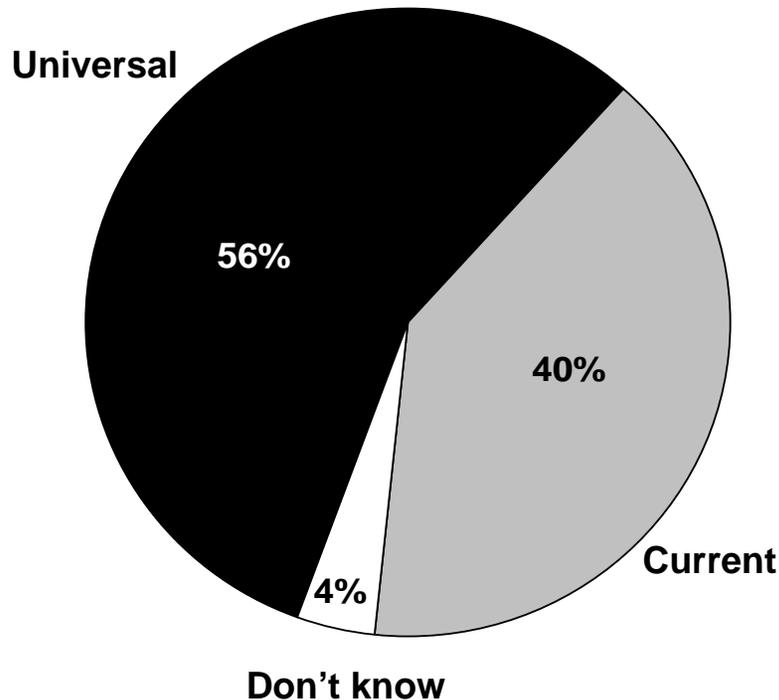
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Which of these do you think is more important – reducing health care costs or increasing the number of Americans who have health insurance?

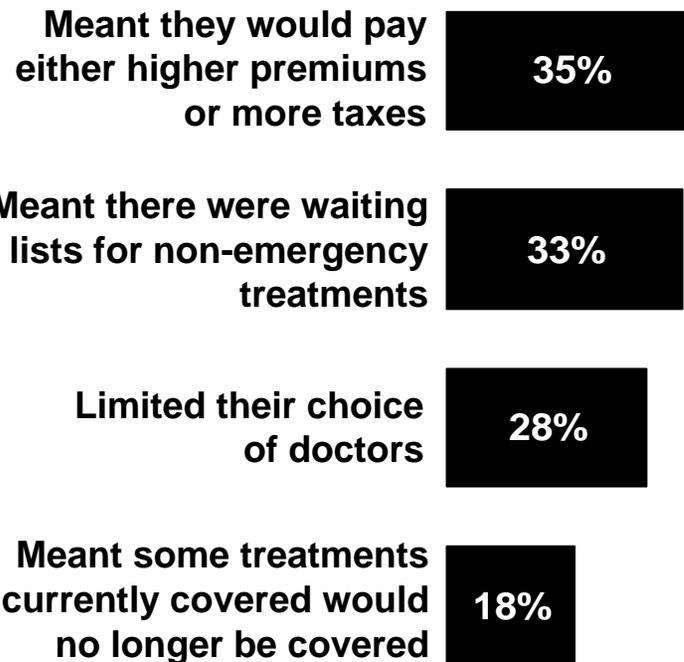


# Opinions About Universal Health Coverage

Which would you prefer: the current health insurance system, in which most people have coverage through private employers, but some people have no insurance, or a universal coverage program, in which everyone is covered by a program like Medicare that is government-run and financed by taxpayers?

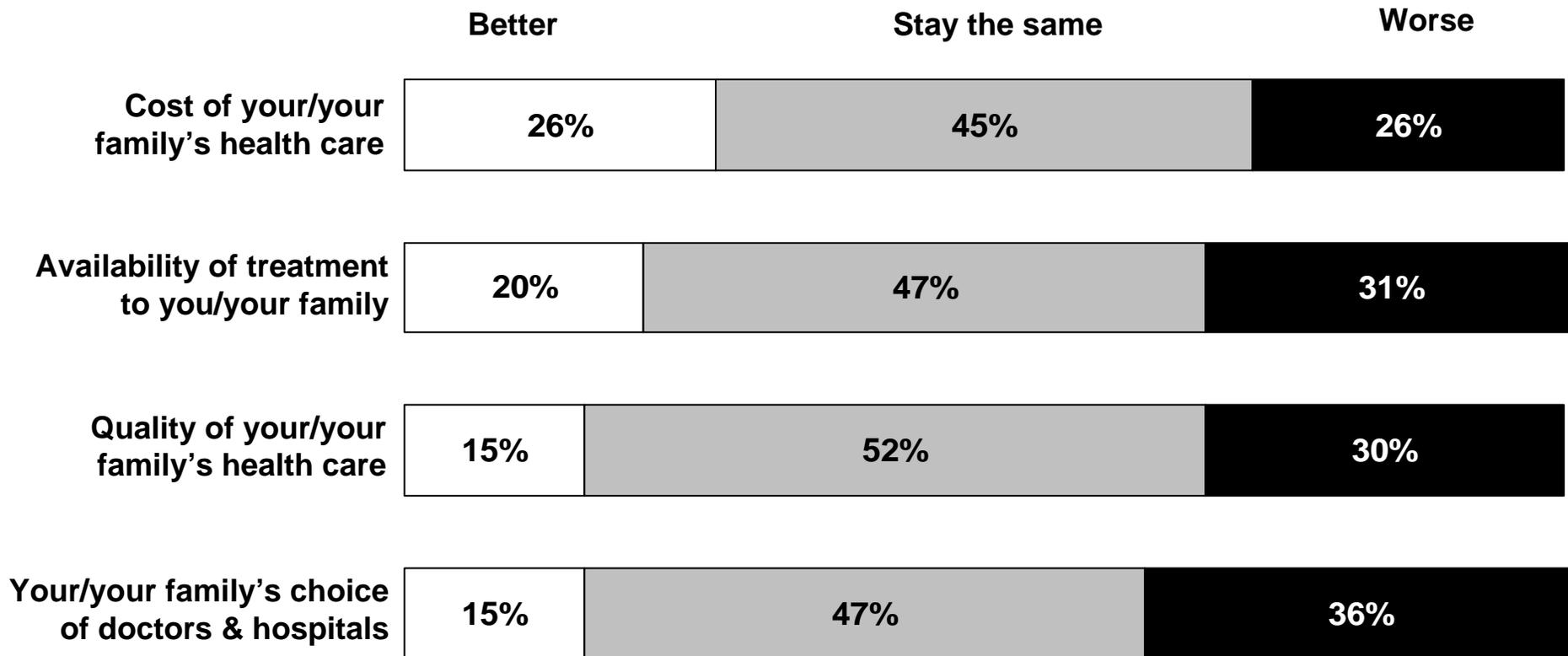


Percent who say they would still support a universal health insurance system even if it...



# Personal Effects of Universal Coverage

Do you think a universal health insurance system would make the following better, worse, or would it stay about the same?



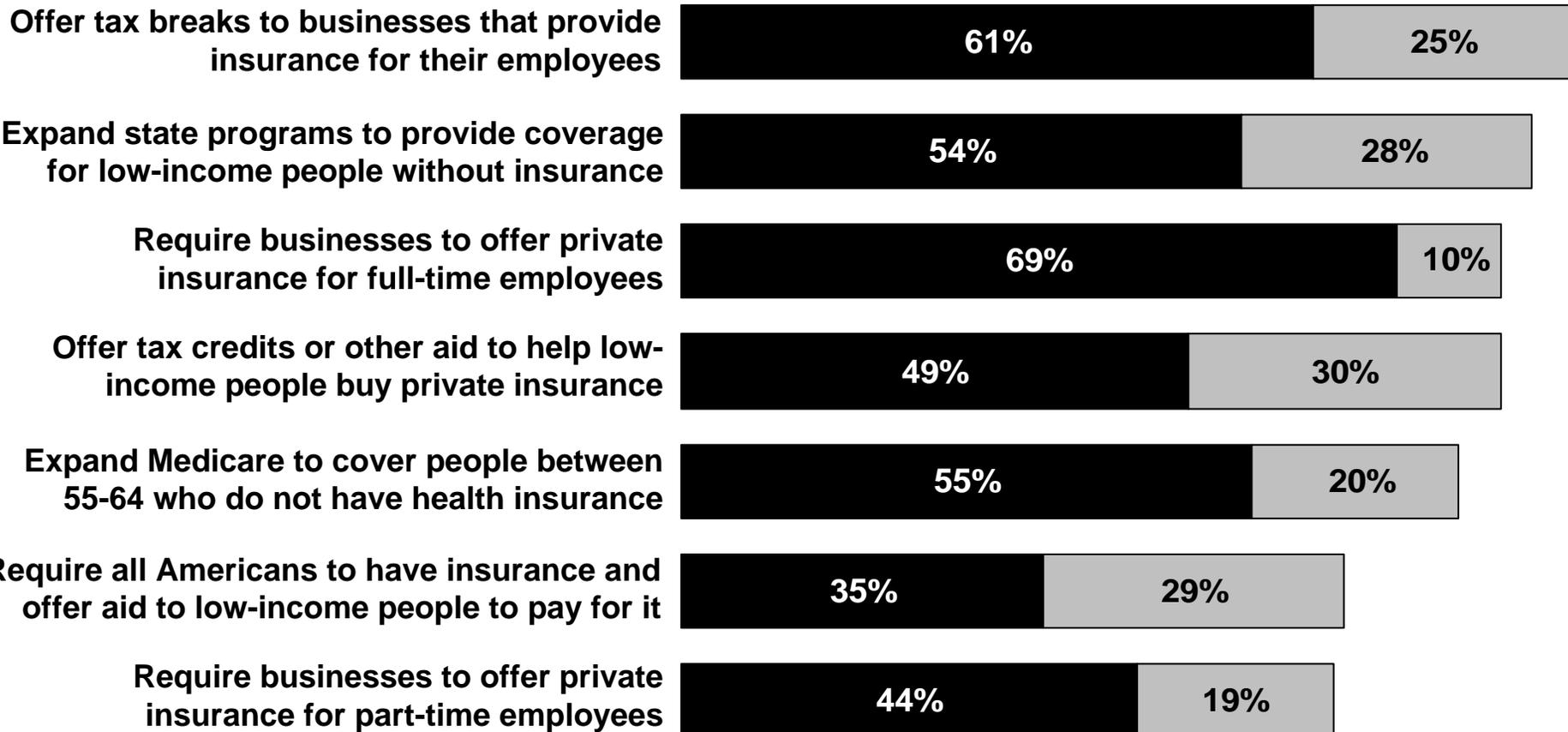
Note: Don't know responses not shown

Source: ABC News/Kaiser Family Foundation/USA Today *Health Care in America Survey* (conducted September 7-12, 2006)

# Other Options to Increase Coverage

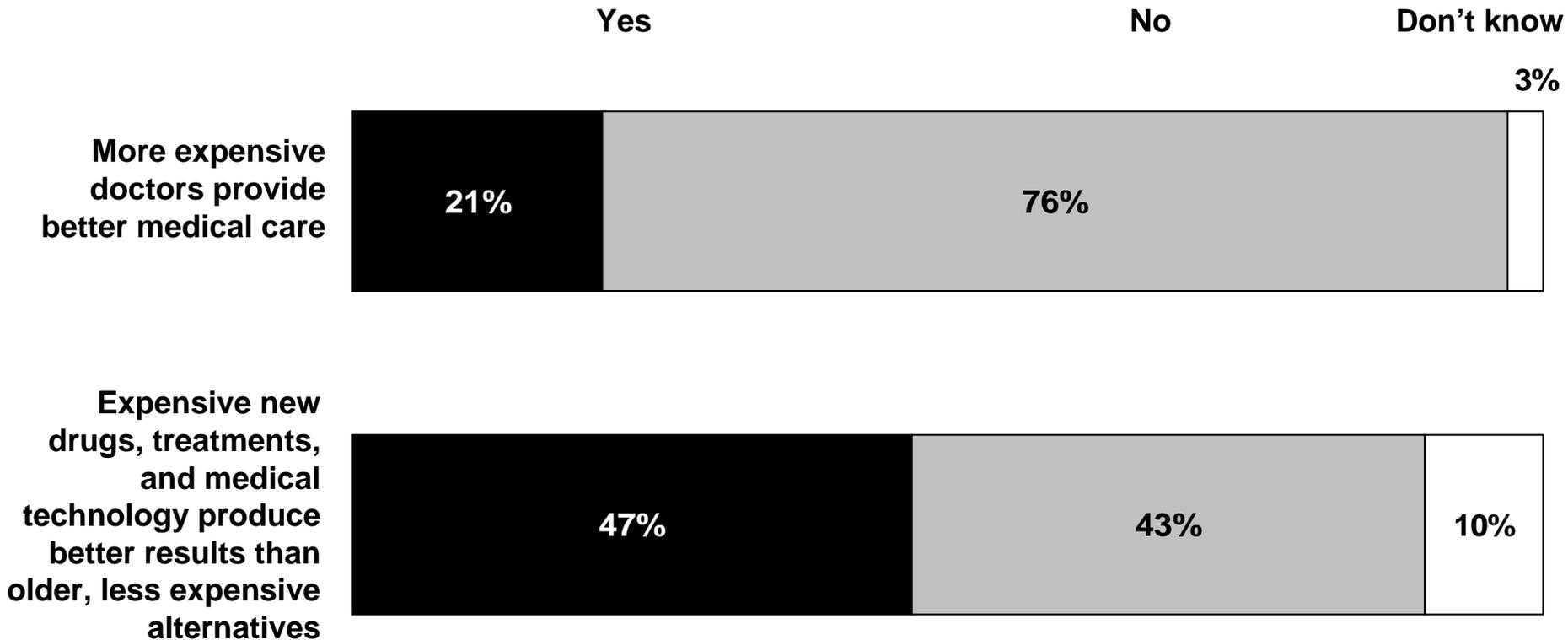
Percent who think the government should or should not...?

■ Should, strongly      ■ Should, somewhat



# Does Money Buy Quality?

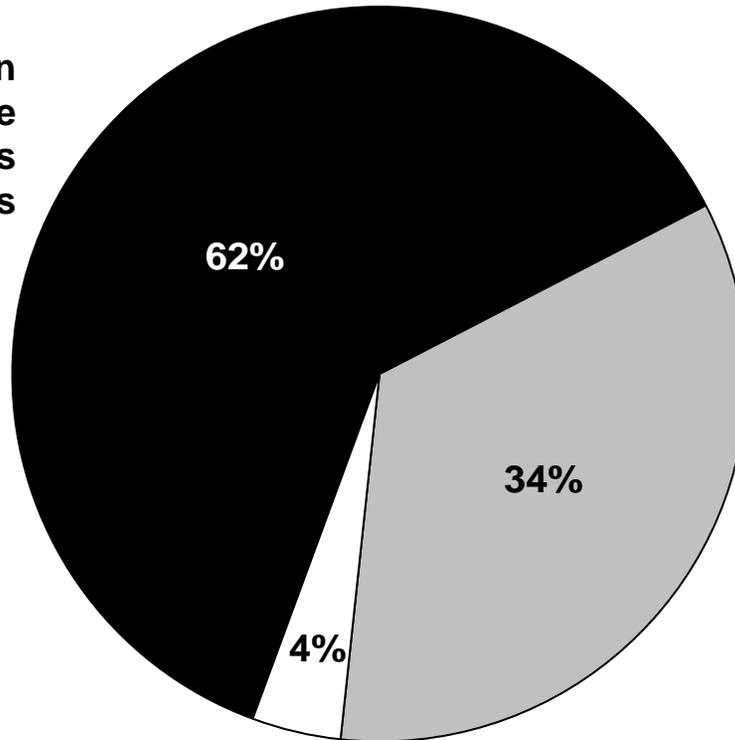
In general, do you think the following is true, or not?



# Coverage of Expensive Treatments

If a doctor recommends an expensive new drug or medical treatment, do you think insurance companies should...

Pay for it only if it's been proven to be more effective than other, less expensive treatments



Pay for it even if it has NOT been proven more effective than other, less expensive treatments

Don't know



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