



HARVARD
SCHOOL OF
PUBLIC HEALTH



Toplines

Kaiser Family Foundation/Harvard School of Public Health/Blue Cross Blue Shield of Massachusetts Foundation

Massachusetts Health Reform Tracking Survey

June 2007

Methodology

The Kaiser Family Foundation/Harvard School of Public Health/Blue Cross Blue Shield of Massachusetts Foundation *Massachusetts Health Reform Tracking Survey* was conducted through a three-way partnership between the Kaiser Family Foundation (KFF), Harvard School of Public Health (HSPH), and Blue Cross Blue Shield of Massachusetts Foundation (BCBSMA Foundation). The survey was designed and analyzed by researchers at KFF and HSPH, with input and review from BCBSMA Foundation. This is the first in a series of surveys the partnership will conduct over the coming year to measure Massachusetts residents' attitudes towards and experiences with the new health reform law.

A state-wide representative random sample of 1,003 Massachusetts residents ages 18 and older was interviewed by telephone from May 29 through June 10, 2007. Interviews were conducted in English and Spanish by International Communications Research of Media, Pennsylvania. The margin of sampling error for the survey is plus or minus 4 percentage points; for results based on subgroups, 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.

1. As you may know, Massachusetts has a new law that is aimed at assuring that virtually all Massachusetts residents have health insurance. How much have you heard or read about the new Massachusetts law, would you say a great deal, quite a bit, just some, only a little, or nothing at all?

12 A great deal
22 Quite a bit
27 Just some
25 Only a little
13 Nothing at all
* Don't know
* Refused

2. Given what you know about it, in general, do you support or oppose this new Massachusetts Universal Health Insurance Law?

Based on total who have heard/read anything about the new Massachusetts law (N=909)

67 Support
16 Oppose
16 Don't know
* Refused

Q 1/2 Combination table based on total

86 Have heard/read about the new Massachusetts law (NET)
58 Support it
14 Oppose it
14 Don't know
13 Haven't heard/read about the new law
* Don't know
* Refused

4. I'm going to read some reasons people give for supporting the new health care law. After I read each one, please tell me if it is a major reason, minor reason, or not a reason why you support the law. How about (INSERT)?

Based on total who support the new Massachusetts Universal Health Insurance Law (N=629)

	<i>Making sure everyone has health insurance is the right thing to do</i>
90	Major reason
7	Minor reason
3	Not a reason
*	Don't know
--	Refused
	<i>People won't face higher health care costs to cover the unpaid medical bills of those who don't have insurance</i>
59	Major reason
27	Minor reason
12	Not a reason
2	Don't know
*	Refused
	<i>People with health insurance get preventive and more continuous health care, which can keep everyone's future health care premiums down</i>
79	Major reason
15	Minor reason
5	Not a reason
1	Don't know
--	Refused
	<i>I like that business will have to contribute to the costs of their employees' health insurance</i>
54	Major reason
33	Minor reason
12	Not a reason
1	Don't know
--	Refused
	<i>As a result of the new law, my health care costs won't rise as much</i>
45	Major reason
29	Minor reason
24	Not a reason
2	Don't know
*	Refused

Q 1/2/4 Combination table based on total

86	Have heard/read anything about new Massachusetts law (NET)
58	Support the law
52	Making sure everyone has health insurance is the right thing to do is a major reason
34	People won't face higher health care costs to cover the unpaid medical bills of those who don't have insurance is a major reason
46	People with health insurance get preventive and more continuous health care, which can keep everyone's future health care premiums down is a major reason
31	I like that business will have to contribute to the costs of their employees' health insurance is a major reason
26	As a result of the new law, my health care costs won't rise as much is a major reason
14	Oppose the law
13	Haven't heard/read anything about the new Massachusetts law
*	Don't know
*	Refused

- 4a. I'm going to read some reasons people give for opposing the new health care law. After I read each one, please tell me if it is a major reason, minor reason, or not a reason why you oppose the law. How about (INSERT)?

Based on total who oppose the new Massachusetts Universal Health Insurance Law (N=135)

	<i>The new law is the wrong approach. We need a single government health program for everyone</i>
44	Major reason
17	Minor reason
37	Not a reason
2	Don't know
--	Refused
	<i>People shouldn't be required to buy insurance if they don't want it or don't think they need it</i>
61	Major reason
24	Minor reason
15	Not a reason
*	Don't know
--	Refused
	<i>People shouldn't be required to buy insurance if they can't afford it</i>
72	Major reason
18	Minor reason
10	Not a reason
--	Don't know
--	Refused
	<i>The new law will hurt small businesses</i>
46	Major reason
36	Minor reason
17	Not a reason
2	Don't know
--	Refused
	<i>The new law will hurt me or my family, by increasing my taxes or health care costs</i>
58	Major reason
17	Minor reason
22	Not a reason
3	Don't know
--	Refused
	<i>The new law will lead to government run health care</i>
47	Major reason
24	Minor reason
28	Not a reason
*	Don't know
--	Refused

Q 1/2/4a Combination table based on total

86	Have heard/read anything about new Massachusetts law (NET)
14	Oppose the law
6	The new law is the wrong approach. We need a single government health program for everyone is a major reason
8	People shouldn't be required to buy insurance if they don't want it or don't think they need it is a major reason
10	People shouldn't be required to buy insurance if they can't afford it is a major reason
6	The new law will hurt small businesses is a major reason
8	The new law will hurt me or my family, by increasing my taxes or health care costs is a major reason
7	The new law will lead to government run health care is a major reason
58	Support the law
13	Haven't heard/read anything about the new Massachusetts law
*	Don't know
*	Refused

READ: Next I'd like to get your opinion about some features of the new health insurance law.

5. The new law requires that all uninsured Massachusetts residents either purchase health insurance or pay a fine of up to 50% of what health insurance would cost. If a state agency determines that a person can't afford a policy, they would not be required to buy one. People whose incomes fall below a certain level would receive help paying part or all of their insurance premiums. Do you support or oppose state government requiring uninsured residents to purchase health insurance?

57	Support
36	Oppose
7	Don't know
--	Refused

6. Under this new health insurance law, the Commonwealth will approve private health insurance plans as being affordable and providing reasonable benefits for uninsured residents. Do you think the Commonwealth should make available (only one plan that it thinks is the best deal for uninsured residents) or do you think the Commonwealth should make available (many different plans so that uninsured residents can decide for themselves which one to choose)?

19	Should make available only one plan that it thinks is the best deal for uninsured residents
77	Should make available many different plans so that uninsured residents can decide for themselves which one to choose
3	Don't know
1	Refused

READ: Next I'd like to get your impression of how the new health insurance law will impact different people in Massachusetts.

7. Generally speaking, do you think the new health insurance law will help, hurt or don't you think it will have much of an impact one way or the other for (INSERT GROUP)?

People who do not have health insurance

72 Will help
17 Will hurt
6 Not much impact
4 Don't know
1 Refused

People who do have health insurance

27 Will help
12 Will hurt
57 Not much impact
4 Don't know
-- Refused

Small businesses

25 Will help
52 Will hurt
15 Not much impact
8 Don't know
* Refused

Large corporations

30 Will help
15 Will hurt
49 Not much impact
6 Don't know
* Refused

Young adults

60 Will help
18 Will hurt
16 Not much impact
5 Don't know
* Refused

Poor people

66 Will help
21 Will hurt
10 Not much impact
3 Don't know
* Refused

The middle class

40 Will help
22 Will hurt
34 Not much impact
4 Don't know
* Refused

Doctors and hospitals

47 Will help
17 Will hurt
27 Not much impact
8 Don't know
* Refused

You personally

24 Will help
12 Will hurt
62 Not much impact
2 Don't know
* Refused

8. Do you think the new health insurance law will cause what you pay for health care and insurance to go up, go down, or do you think it won't impact how much you pay for health care and insurance?

Based on half-sample (N=499)

40	Go up
11	Go down
39	No impact
9	Don't know
--	Refused

9. Do you think the new health insurance law will cause your taxes to go up, go down, or do you think it won't impact how much you pay in taxes?

Based on half-sample (N=504)

66	Go up
1	Go down
28	No impact
6	Don't know
*	Refused

10. The new Health Insurance Law requires all Massachusetts residents to have health insurance or pay a fine. Do you happen to know the deadline by which people will need to have insurance in order to avoid paying a fine?

25	Yes
72	No
3	Don't know
*	Refused

11. What is the deadline?

Based on total who know deadline by which people need insurance in order to avoid fine (N=258)

67	July 1, 2007
6	December 31, 2007
23	Some other date
4	Don't know
--	Refused

Q 10/11 Combination table based on total

25	Know deadline by which people will need insurance in order to avoid fine (NET)
16	July 1, 2007
2	December 31, 2007
6	Some other date
1	Don't know
--	Refused
72	Don't know deadline by which people will need insurance in order to avoid fine
3	Don't know
*	Refused

12. Generally speaking, do you think the new Health Insurance law will help, hurt, or don't you think it will have much of an impact one way or the other for (INSERT ITEM)?

The Massachusetts economy

39 Will help
23 Will hurt
30 Not much impact
8 Don't know
***** Refused

The quality of health care in Massachusetts

43 Will help
17 Will hurt
34 Not much impact
6 Don't know
-- Refused

The cost of health care in Massachusetts

35 Will help
31 Will hurt
25 Not much impact
9 Don't know
***** Refused

13. Based on what you know about the new health insurance law, do you think the program will or will not ultimately provide health insurance for virtually all Massachusetts residents?

62 Yes it will
33 No it won't
5 Don't know
***** Refused

16. Are you, yourself, now covered by any form of health insurance or health plan? This would include any private insurance plan through your employer or that you purchase yourself, as well as a government program like Medicare or Medicaid?

91 Yes
8 No
***** Don't know
***** Refused

17. Which of the following is your MAIN source of health insurance coverage? Is it...?
(INTERVIEWER: READ ENTIRE LIST BEFORE ACCEPTING A RESPONSE. ENTER ONE ONLY)

Based on total who are covered by health insurance/plan (N=956)

- 61** A plan through an employer or union
- 9** A plan you purchased yourself
- 13** Medicare, the program that provides health insurance primarily to people age 65+
- 8** Mass Health, the public program that provides health insurance and long term care to certain low-income families
- 1** Commonwealth Care, the subsidized private health insurance program for low-income adults
- 3** Some other government program
- 2** Parent's insurance
- 1** Blue Cross Blue Shield/Blue Cross
- 2** Somewhere else
- *** Don't know
- *** Refused

Q 16/17 Combination table based on total

- 91** Covered by health insurance/plan (NET)
- 56** A plan through an employer or union
- 8** A plan you purchased yourself
- 12** Medicare, the program that provides health insurance primarily to people age 65+
- 8** Mass Health, the public program that provides health insurance and long term care to certain low-income families
- 1** Commonwealth Care, the subsidized private health insurance program for low-income adults
- 3** Some other government program
- 2** Parent's insurance
- 1** Blue Cross Blue Shield/Blue Cross
- 1** Somewhere else
- 8** Not covered by health insurance/plan
- *** Don't know
- *** Refused

18. Was there anytime in the past 12 months when you were without health insurance?

Based on total who are covered by health insurance/plan (N=956)

- 9** Yes
- 91** No
- *** Don't know
- Refused

Q 16/18 Combination table based on total

- 91** Covered by health insurance/plan now (NET)
- 8** Not covered sometime in past 12 months
- 83** Always covered
- 8** Not covered by health insurance/plan
- *** Don't know
- *** Refused

19. Did you get insurance because of the new health insurance law or for some other reason?

Q 16/18/19 Combination table based on total

91	Covered by health insurance/plan now (NET)
8	Not covered sometime in past 12 months (subnet)
1	Got insurance because of new law
7	Got insurance for some other reason
83	Always covered
8	Not covered by health insurance/plan
*	Don't know
*	Refused

19a. Including yourself, how many adults age 18 or older currently live in your household? Please include anyone who is temporarily away at school or in the military.

28	1
48	2
15	3
8	4+
*	Don't know
*	Refused

19b. Is any other adult living in your household currently uninsured, meaning they are not covered by health insurance or health plan, or do all other adults in your household have health insurance?

Based on total with 2+ adults in household (N=706)

14	Yes, some uninsured
85	No, all have health insurance
1	Don't know
*	Refused

Q 19a/19b Combination table based on total

72	2+ adults in household (NET)
10	Some uninsured
61	All insured
1	Don't know
28	1 adult in household
*	Don't know
*	Refused

Q 16/19b Insurance Status of Household table based on total

83	All adults in household insured
16	Any adult in household uninsured
1	Don't know/refused

20. How many children under the age of 18 live in this household?

58	None
42	1+ (NET)
16	1
18	2
8	3+
--	Don't know
*	Refused

21. (Is this child/Are any of these children) currently uninsured?

Based on total who have children in household (N=334)

7	Yes
93	No
--	Don't know
--	Refused

Q 20/21 Combination table based on total

42	Have children in household (NET)
3	Any uninsured
39	All insured
58	Do not have children in household
--	Don't know
*	Refused

22. How many of these children are uninsured?

Based on total who have more than 1 child and some are uninsured

Note: sub-group too small to report results

INSURANCE PLANS: NO SUBSIDY

READ INTRO: The new health insurance law requires all uninsured Massachusetts adults to buy health insurance or pay a fine, unless coverage is determined to be unaffordable. Private insurers have put together many different health plans that have been approved by the Commonwealth as being affordable and providing reasonable benefits. I'd like to get your opinion about the costs and benefits of some of these health insurance plans for different individuals.

Unsubsidized Individual Plan 1: Harvard Pilgrim Core Coverage Plan w/ Rx

READ: The first plan is for an uninsured 37-year-old single adult whose income is \$42,000 a year. This plan includes three doctor visits a year that cost the patient \$25 a piece. The individual must pay \$1,500 in other medical expenses before he or she starts receiving benefits. After this deductible is met, this person will pay for 20% of the cost of doctor visits, hospital stays and tests. The maximum amount this person will have to pay for medical services in a year is \$5,000. Prescription drugs will cost \$15 for generic brands and 50% of the cost of other brands. The plan would cost \$259 a month.

Questions 23 – 24a based on half-sample (N=499)

23. Is this a reasonable or unreasonable amount to require this person to pay for this health insurance plan?

- 36** Yes, reasonable amount
- 58** No, unreasonable amount
- 6** Don't know
- *** Refused

24. Do you think an individual covered by this plan would be well-protected by their health insurance, or would they be vulnerable to high medical bills?

- 28** Would be well-protected
- 62** Would be vulnerable to high medical bills
- 10** Don't know
- 1** Refused

24a. Do you think it is fair or unfair to require an uninsured person like this to sign up and pay for a plan like this?

- 33** Fair
- 62** Unfair
- 4** Don't know
- *** Refused

Unsubsidized Family Plan 1: Harvard Pilgrim Core Coverage Plan w/ Rx

READ: The second plan is for an uninsured family of four that includes two parents aged 37 and two children under 18. The family's income is \$111,000 a year. This plan includes six doctor visits a year for the family that cost the patient \$25 a piece. The family must pay \$3,000 in other medical expenses before they start receiving benefits. After this deductible is met, this family will pay for 20% of the cost of doctor visits, hospital stays and tests. The maximum amount this family will have to pay for medical services in a year is \$10,000. Prescription drugs will cost \$15 for generic brands and 50% of the cost of other brands. The plan would cost \$850 a month.

Questions 25 – 26a based on half-sample (N=499)

25. Is this a reasonable or unreasonable amount to require this family to pay for this health insurance plan?

38 Yes, reasonable amount
58 No, unreasonable amount
4 Don't know
1 Refused

26. Do you think a family covered by this plan would be well-protected by their health insurance, or would they be vulnerable to high medical bills?

37 Would be well-protected
56 Would be vulnerable to high medical bills
7 Don't know
***** Refused

26a. Do you think it is fair or unfair to require an uninsured family like this to sign up and pay for a plan like this?

37 Fair
59 Unfair
4 Don't know
1 Refused

INSURANCE PLANS: SUBSIDY

READ INTRO: The new health insurance law requires all uninsured Massachusetts adults to buy health insurance or pay a fine, unless coverage is determined to be unaffordable. For low income uninsured residents, the state is providing a subsidy that reduces the cost of health insurance. I'd like to get your opinion about the costs and benefits of some of these health insurance plans for different individuals.

Subsidized Individual Plan 1

READ: The first plan is for an uninsured 37-year-old single adult whose income is \$30,000 a year. Under this plan, the cost of a visit to a regular doctor is \$10 and a specialist is \$20. Hospital stays cost \$250. Prescription drugs are covered for a co-payment of \$10 to \$45 depending on the drug. The maximum amount this person would have to pay in a year is \$750 for medical expenses and \$500 for prescription drugs. The plan would cost this person \$105 a month.

Questions 27 – 28a based on half-sample (N=504)

27. Is this a reasonable or unreasonable amount to require this person to pay for this health insurance plan?

72 Yes, reasonable amount
25 No, unreasonable amount
2 Don't know
***** Refused

28. Do you think an individual covered by this plan would be well-protected by their health insurance, or would they be vulnerable to high medical bills?

57 Would be well-protected
33 Would be vulnerable to high medical bills
9 Don't know
1 Refused

28a. Do you think it is fair or unfair to require an uninsured person like this to sign up and pay for a plan like this?

54 Fair
44 Unfair
2 Don't know
-- Refused

Subsidized Family Plan

READ: The second plan is for an uninsured family of four that includes two parents aged 37 and two children under 18. The family's income is \$60,000 a year. The children receive insurance for free under a government program. The parents would need to pay for their insurance. Under this plan, the cost of a visit to a regular doctor is \$10 and a specialist is \$20. Hospital stays cost \$250. Prescription drugs are covered for a co-payment of \$10 to \$45 depending on the drug. The maximum amount this family would have to pay in a year is \$1,500 for medical expenses and \$1,000 for prescription drugs. The plan would cost the family \$210 a month.

Questions 29 – 30a based on half-sample (N=504)

29. Is this a reasonable or unreasonable amount to require this family to pay for this health insurance plan?

72	Yes, reasonable amount
25	No, unreasonable amount
2	Don't know
*	Refused

30. Do you think a family covered by this plan would be well-protected by their health insurance, or would they be vulnerable to high medical bills?

64	Would be well-protected
31	Would be vulnerable to high medical bills
5	Don't know
*	Refused

30a. Do you think it is fair or unfair to require an uninsured family like this to sign up and pay for a plan like this?

59	Fair
39	Unfair
2	Don't know
--	Refused

33. Now thinking about your own health status... In general, would you say your health is: Excellent, Very good, Good, Fair or Poor?

24	Excellent
32	Very good
25	Good
13	Fair
5	Poor
--	Don't know
*	Refused

Now we have just a few more questions to help classify your answers.

D1. What is your age?

19	18-29
39	30-49
24	50-64
15	65+
3	Refused

D2. What is the last grade or class that you completed in school?

39	High School Graduate or Less
11	Less than High School
2	None, or grade 1-8
9	High school incomplete
29	High school graduate
59	Some College or more
23	Some college or technical school, no 4-year degree
36	College graduate +
21	College graduate
15	Post-graduate training
*	Don't know
1	Refused

D3. Currently, are you yourself-employed full-time, part-time, or not at all?

49	Full-time
15	Part-time
35	Not Employed
--	Don't know
1	Refused

D4. Are you self-employed?

Based on total employed (N=631)

18	Yes
81	No
*	Don't know
--	Refused

Q D3/D4 Combination table based on total

64	Employed (NET)
12	Self-employed
52	Not self-employed
35	Not Employed
--	Don't know
1	Refused

D5. Approximately how many employees work in your entire company?

Based on total employed (N=631)

26	10 or fewer
12	11 to 49
7	50-99
20	100 to 500
32	More than 500
3	Don't know
*	Refused

Q D3/D5 Combination table based on total

64	Employed (NET)
17	10 or fewer
8	11 to 49
5	50-99
13	100 to 500
21	More than 500
35	Not Employed
--	Don't know
1	Refused

D5a. Has your employer discussed with you or given you any information about the new Massachusetts Universal Health Insurance Law or not?

Based on total employed who are not self-employed (N=505)

15	Yes
83	No
2	Don't know
--	Refused

Q D3/D4/D5 Combination table based on total

64	Employed (NET)
12	Self-employed
52	Not self-employed (subnet)
8	Employer has discussed/given info about new law
44	Employer has not discussed/given info about new law
35	Not Employed
--	Don't know
1	Refused

D6. Are you...?

Based on total not employed (N=364)

44	Retired
14	A homemaker
9	A student
14	Temporarily unemployed
19	Not working for some other reason
--	Don't know
--	Refused

Q D3/D6 Combination table based on total

49	Employed full-time
15	Employed part-time
35	Not employed (NET)
15	Retired
5	A homemaker
3	A student
5	Temporarily unemployed
6	Not working for some other reason
--	Don't know
1	Refused

D7. Is there anyone in your household who (INSERT)?

	<i>Is a member of a union</i>
19	Yes
80	No
1	Don't know
1	Refused
	<i>Is a business owner who employs more than 10 people</i>
4	Yes
95	No
*	Don't know
1	Refused
	<i>Has a health care-related job</i>
18	Yes
81	No
*	Don't know
1	Refused
	<i>Is self-employed</i>
9	Yes (someone else in household)
12	Respondent self-employed
78	No
*	Don't know
1	Refused

D11. Are you currently married, living with a partner, widowed, divorced, separated, or have you never married?

51 Currently Married
7 Living with a partner
9 Widowed
8 Divorced
2 Separated
23 Have you never married
-- Don't know
1 Refused

D12. Are you, yourself, of Hispanic or Latino background, such as Mexican, Puerto Rican, Cuban, or other Latin American background?

D12a. Are you White Hispanic or Black Hispanic?

D13. Do you consider yourself to be white, black or African-American, Asian-American, or some other race?

RACE SUMMARY TABLE

79 White (non-Hispanic)
5 Black or African-American (non-Hispanic)
5 Asian-American
7 Hispanic
1 Some other race
***** Don't know
3 Refused

D14. In politics today, do you consider yourself a Republican, a Democrat, or an Independent?

9 Republican
31 Democrat
52 Independent
***** Other
4 Neither/none
***** Don't know
3 Refused

D15. IS YOUR TOTAL ANNUAL HOUSEHOLD INCOME FROM ALL SOURCES, AND BEFORE TAXES: (READ LIST)

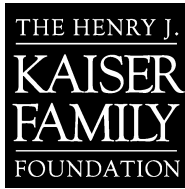
31	Less than \$40K (net)
9	Less than \$15K
5	\$15K but less than \$20K
3	\$20K but less than \$25K
3	\$25K but less than \$30K
8	\$30K but less than \$40K
2	Less than \$40K (unspecified)
60	\$40K+ (net)
8	\$40K but less than \$50K
15	\$50K but less than \$75K
13	\$75K but less than \$100K
21	\$100K+
4	\$40k+ (unspec)
3	Don't know
6	Refused

D16. INTERVIEWER: In what language was the interview conducted?

3	All Spanish
*	Mostly Spanish
--	Part Spanish/Part English
1	Mostly English
95	All English

S5. Gender Recorded by Interviewer

48	Male
52	Female



HARVARD
SCHOOL OF
PUBLIC HEALTH



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The mission of the Blue Cross Blue Shield of Massachusetts Foundation is to expand access to health care. Through grants and policy initiatives, the Foundation works with public and private organizations to broaden health coverage and reduce barriers to care. The Foundation focuses on developing measurable and sustainable solutions that benefit uninsured, vulnerable and low-income individuals and families in the Commonwealth.