



HARVARD  
School of Public Health

**Summary & Chartpack**

NPR/Kaiser Family Foundation/Harvard School of Public Health

# **The Public on Requiring Individuals to Have Health Insurance**

**February 2008**

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## Summary

This latest NPR/Kaiser Family Foundation/Harvard School of Public Health survey examines how the public thinks about requiring individuals to have health insurance, just one of a variety of approaches often discussed as a means to reform the health care system and expand the number of insured Americans. Future surveys in this series will look at other approaches to health reform.

The vast majority of the public believes that the issue of the uninsured is a very serious problem. Perhaps as a result, two ideas that have often been discussed to address this issue are popular with the public. Six in ten 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).

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. 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.

- Democrats are even more supportive of these health insurance expansion proposals – more than seven in ten support the broader approach, about the same share support the mandate for children only, and more than half support the individual mandate for everyone by itself (although more than a third of Democrats oppose this). Those politically independent tend to agree with Democrats, with six in ten supporting the mandate for children only, and slightly more than half supporting the broader approach that includes everyone, but independents are more split on the specific mandate question. While a majority of Republicans support the mandate for children only, they are more divided in their support for the broader approach, and they oppose the idea of a health insurance mandate specifically.

Among supporters of either proposal that includes an individual health insurance mandate for everyone (just over half the public overall), the top reason for their support is “making sure everyone has health insurance is the right thing to do” (nearly nine in ten say this is a major reason). Among those who oppose either of these proposals (roughly four in ten overall), the top reason for their opposition is “people shouldn’t be required to buy insurance if they can’t afford it” (six in ten say this is a major reason).

Virtually all health care proposals include a variety of specific elements that together aim to achieve the stated goals, and some of these individual elements will be more popular than others. The survey finds that the public holds favorable views towards many individual elements that are often discussed as part of proposals that require individuals to have health insurance. For example, more than eight in ten have favorable views of requiring insurance companies to cover anyone who applies regardless of their health status, and a similar share has a favorable view of providing government subsidies to help lower income people purchase insurance. The only individual element to garner substantially unfavorable views (more than three-quarters) is a requirement that people who don’t get insurance pay a fine or penalty.

In terms of the 2008 presidential election, while much has been discussed in the media about the candidates' health care positions, many people are uninformed about where the candidates stand. About half of the public believes correctly that at least one presidential candidate has proposed a health plan requiring all Americans to have health insurance, but half either think no candidate has offered such a proposal (23%) or aren't sure (28%). (There is no difference by political party affiliation).

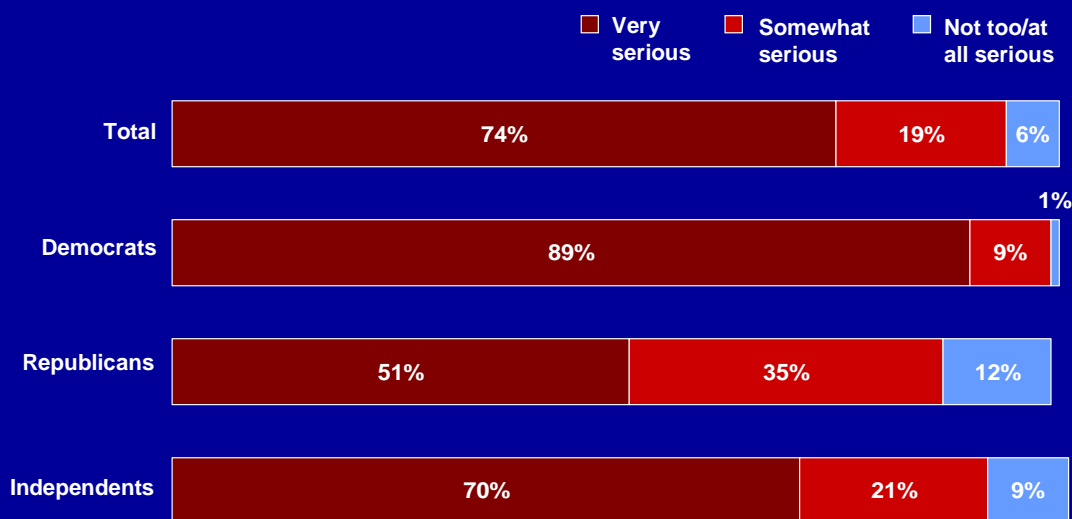
When it comes to specific candidates, four in ten believe, correctly, that Senator Clinton has proposed a health plan that includes a requirement that everyone has coverage, while three percent mistakenly think she has not proposed such a plan, and more than half are unsure or confused about whether any candidate has made such a proposal. Levels of knowledge are even lower when it comes to the other candidates. While just 11 percent correctly know that Senator Obama has not proposed such a plan, nearly three in ten mistakenly think he has, and six in ten are unsure or confused.

About a quarter correctly answer that each of the Republican candidates has not proposed a mandate (23% for Governor Huckabee and 27% for Senator McCain), and small shares (about one in twenty) mistakenly think each of them has, while about two-thirds are confused or unsure when it comes to each of these candidates.

Chart 1

## Most Believe the Number of Uninsured is a Serious 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?



Note: "Don't know" responses not shown

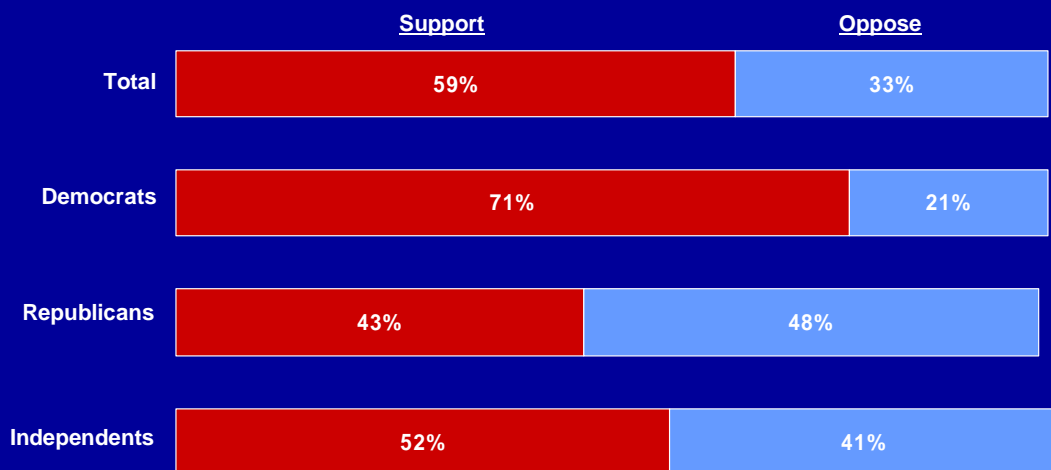
Source: NPR/KFF/HSPH *The Public on Requiring Individuals to Have Health Insurance* (Feb. 14-24, 2008)



Chart 2

## Majority Overall Supports a Broad Approach To Ensure Everyone Has Coverage

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 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. (ASKED OF HALF SAMPLE A)



Note: "Don't know" responses not shown

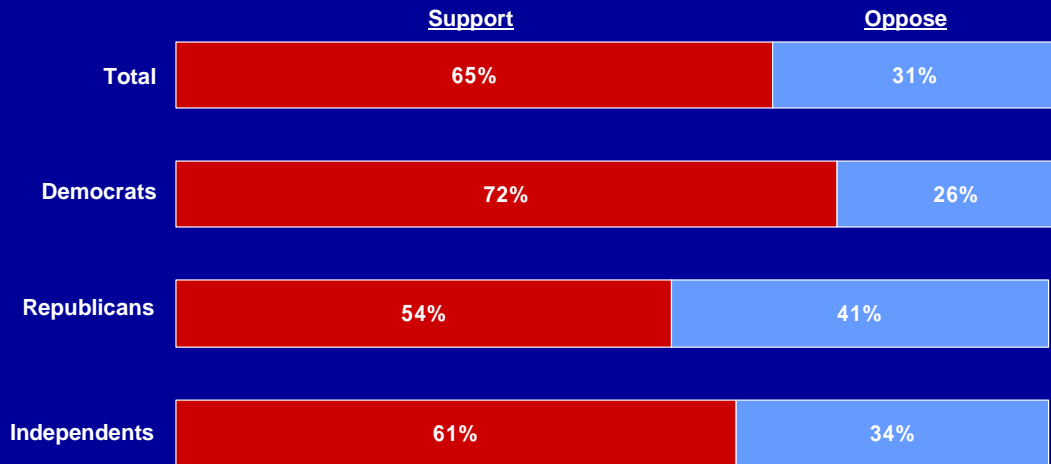
Source: NPR/KFF/HSPH *The Public on Requiring Individuals to Have Health Insurance* (Feb. 14-24, 2008)



Chart 3

## Majority Supports Requiring Parents to Get Insurance for their 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.



Note: "Don't know" responses not shown

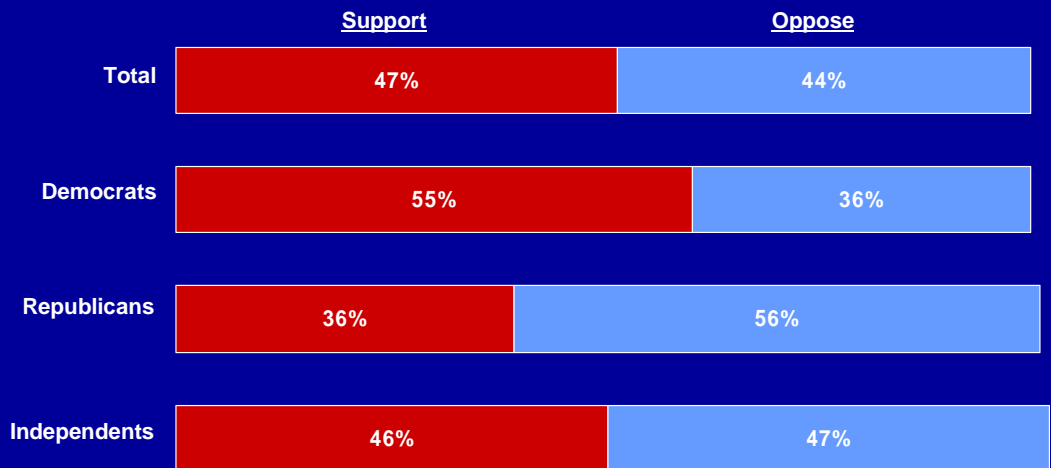
Source: NPR/KFF/HSPH *The Public on Requiring Individuals to Have Health Insurance* (Feb. 14-24, 2008)



Chart 4

## Mixed Views on Requiring Individuals to Have Health Insurance

This proposal would require all Americans to have [health] 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. (ASKED OF HALF SAMPLE B)



Note: "Don't know" responses not shown

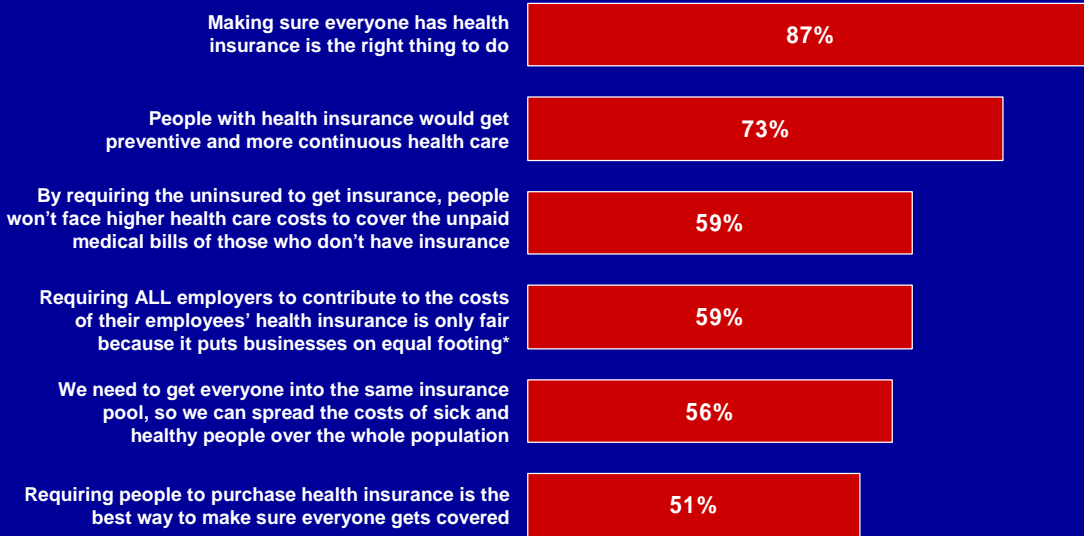
Source: NPR/KFF/HSPH *The Public on Requiring Individuals to Have Health Insurance* (Feb. 14-24, 2008)



Chart 5

## Major Reasons for Supporting a Health Insurance Requirement

Among supporters of either proposal requiring individuals to have health insurance (just over half the public), percent saying each is a major reason they support this...



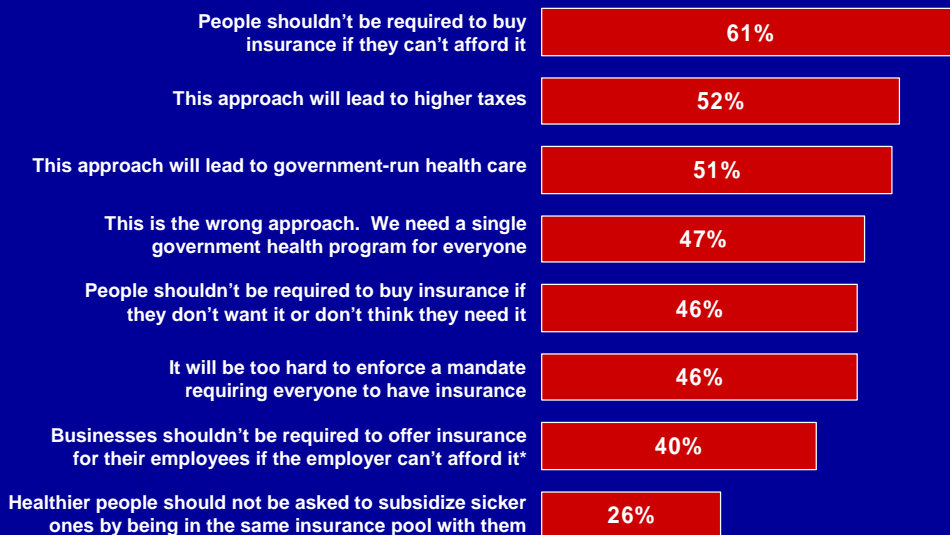
\* Based on those who were asked about the broader approach, including employer responsibility  
 Source: NPR/KFF/HSPH *The Public on Requiring Individuals to Have Health Insurance* (Feb. 14-24, 2008)



Chart 6

## Major Reasons for Opposing a Health Insurance Requirement

Among those opposed to either proposal requiring individuals to have health insurance (four in ten overall), percent saying each is a major reason they oppose this...

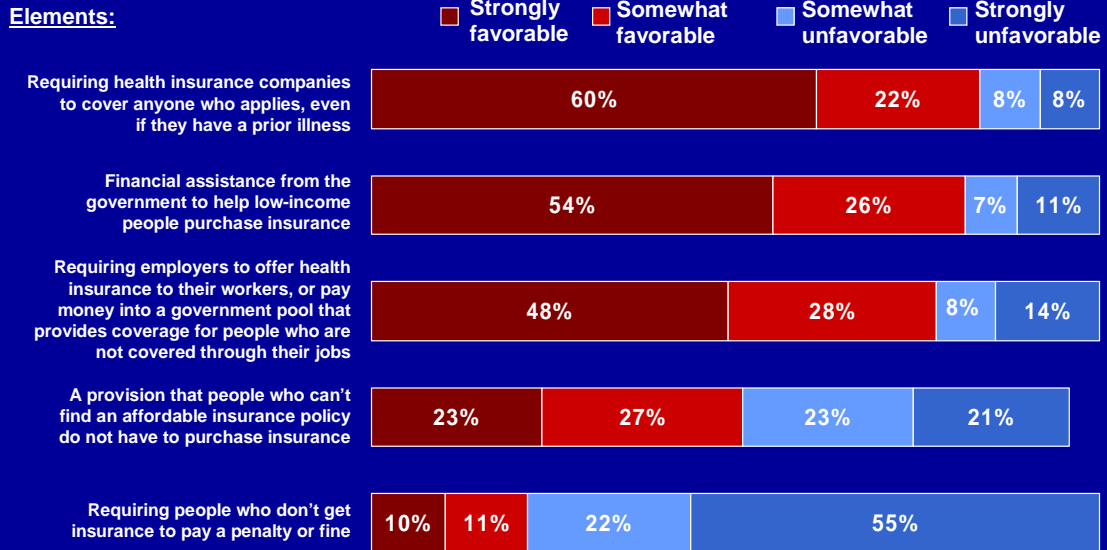


\* Based on those who were asked about the broader approach, including employer responsibility  
 Source: NPR/KFF/HSPH *The Public on Requiring Individuals to Have Health Insurance* (Feb. 14-24, 2008)



Chart 7

## Views of Various Elements Often Discussed as Part of Plans Requiring Individuals to Have Health Insurance



Note: "Don't know" responses not shown

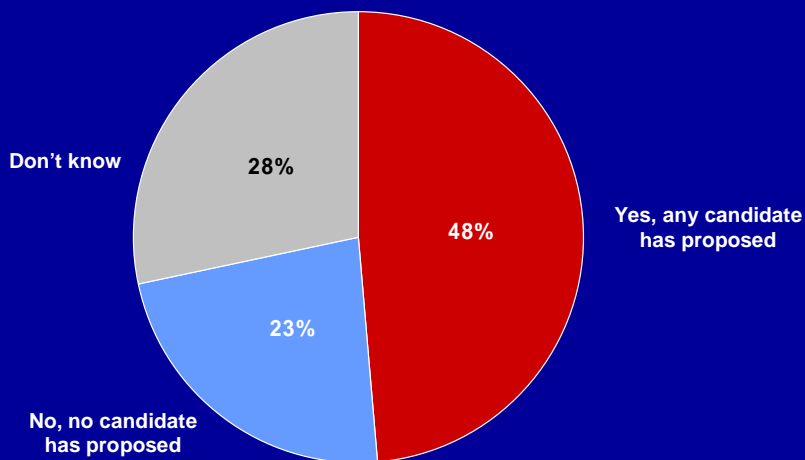
Source: NPR/KFF/HSPH *The Public on Requiring Individuals to Have Health Insurance* (Feb. 14-24, 2008)



Chart 8

## Health Insurance Requirements in the 2008 Election?

To the best of your knowledge, have any of the current candidates for president proposed a health plan requiring all Americans to have health insurance, or not?



Source: NPR/KFF/HSPH *The Public on Requiring Individuals to Have Health Insurance* (Feb. 14-24, 2008)

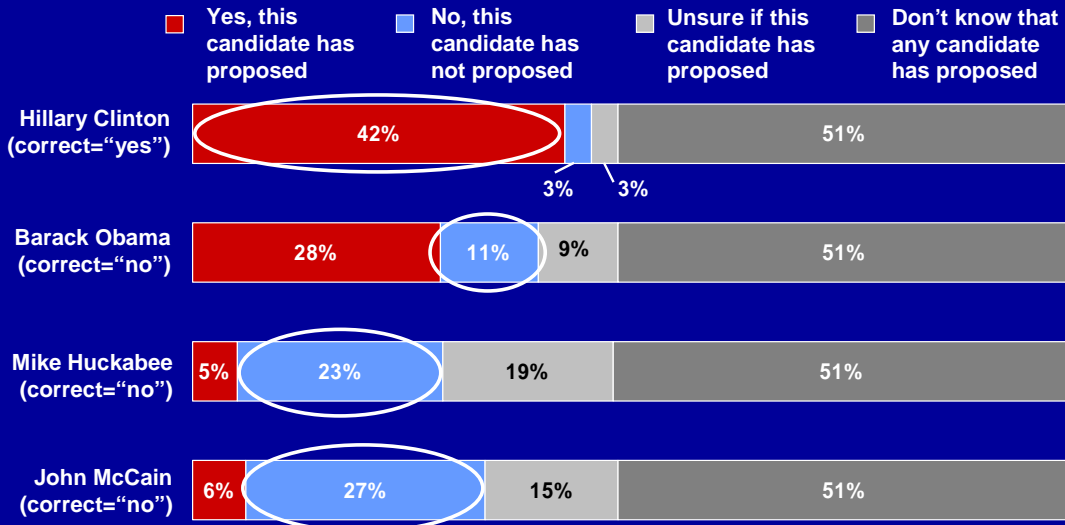


Chart 9

## Beliefs About Candidates' Health Plan Proposals

To the best of your knowledge, have any of the current candidates for president proposed a health plan requiring all Americans to have health insurance, or not?

(For those who said YES: Please tell me if each of the following candidates has or has not proposed a health plan requiring all Americans to have health insurance.)



Source: NPR/KFF/HSPH *The Public on Requiring Individuals to Have Health Insurance* (Feb. 14-24, 2008)



### Methodology

The NPR/Kaiser Family Foundation/Harvard School of Public Health survey, *The Public on Requiring Individuals to Have Health Insurance*, is part of a series of projects about health-related issues by NPR (National Public Radio), the Henry J. Kaiser Family Foundation, and the Harvard School of Public Health. Representatives of the three organizations worked together to develop the survey questionnaire and to analyze the results, with NPR maintaining sole editorial control over its broadcasts on the surveys. The survey research team included Mollyann Brodie, Ph.D. and Liz Hamel from the Kaiser Family Foundation; Professor Robert Blendon, Sc.D., Tami Buhr, M.A., and John Benson, M.A. of the Harvard School of Public Health; and Anne Gudenkauf, Joe Neel, Julie Rovner, and Richard Knox from NPR.

Fieldwork was done by telephone February 14-24, 2008, among a nationally representative sample of 1,704 randomly selected respondents ages 18 and over by ICR/International Communications Research. Additional interviews were conducted with oversamples of African Americans and Hispanics in order to make sure there were enough responses from these populations to analyze separately. All groups have been weighted to reflect their actual distribution in the nation. Interviews were conducted in English and Spanish.

Sizes of the relevant populations and their associated margins of sampling error are:

	<i>N</i>	<i>Margin of sampling error</i>
Total population	1,704	±3 percentage points
Democrats	700	±4 percentage points
Republicans	368	±6 percentage points
Independents	490	±5 percentage points

For results based on smaller subsets of respondents the margin of sampling error is somewhat higher. Note that sampling error is only one of many potential sources of error in this or any other public opinion poll.





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