



HARVARD
School of Public Health

Toplines

NPR/Kaiser Family Foundation/Harvard School of Public Health

The Public on Requiring Individuals to Have Health Insurance

February 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.

Please note: (1) Table percentages may not add to 100% due to rounding. (2) Values less than 0.5% are indicated by an asterisk (*). (3) "Vol." indicates that a response was volunteered by the respondent and not an explicitly offered choice. (4) Sampling error is only one of many potential sources of error in this or any other public opinion poll.

1. 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?

74 Very serious
19 Somewhat serious
4 Not too serious
2 Not at all serious
1 Don't know
***** Refused

3. Next, I'm going to read you a description of a plan to make sure everyone has health insurance, and then I'm going to ask you if you support or oppose this plan. 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. Would you support or oppose this kind of plan?

(INTERVIEWER NOTE: DO NOT PROBE 'DON'T KNOW' RESPONSES)

Based on one half of total (N = 853)

47 Support this kind of plan
44 Oppose this kind of plan
8 Don't know
***** Refused

(ASK OF OTHER HALF SAMPLE)

4. Next, I'm going to read you a description of a plan to make sure everyone has health insurance, and then I'm going to ask you if you support or oppose this plan. 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. Would you support or oppose this kind of plan?

(INTERVIEWER NOTE: DO NOT PROBE 'DON'T KNOW' RESPONSES)

Based on one half of total (N = 851)

- 59** Support this kind of plan
- 33** Oppose this kind of plan
- 8** Don't know
- *** Refused

(SCRAMBLE ITEMS)

5. I'm going to read some reasons people give for supporting this type of plan. After I read each one, please tell me if it is a major reason, minor reason, or not a reason why you support this plan.
How about (INSERT)? Is this a major, minor, or not a reason why you support the plan?

Based on total who support plans requiring people to have health insurance (Q3 or Q4; N = 868)

Item g. Based on one half of total who support plans with broader approach (Q4 only; N=239)

	Major reason	Minor reason	Not a reason	Don't know	Refused
a. Making sure everyone has health insurance is the right thing to do	87	9	4	*	*
b. Requiring people to purchase insurance is the best way to make sure that everyone gets covered	51	28	19	1	*
c. By requiring the uninsured to get insurance, people won't face higher health care costs to cover the unpaid medical bills of those who don't have insurance	59	27	12	1	*
d. People with health insurance would get preventive and more continuous health care	73	19	7	1	--
e. We need to get everyone into the same insurance pool, so we can spread the costs of sick and healthy people over the whole population	56	26	17	1	--
g. Requiring ALL employers to contribute to the costs of their employees' health insurance is only fair because it puts businesses on equal footing	59	27	11	2	--

(SCRAMBLE ITEMS)

6. I'm going to read some reasons people give for opposing this type of plan. After I read each one, please tell me if it is a major reason, minor reason, or not a reason why you oppose this plan.

How about (INSERT)? Is this a major, minor, or not a reason why you oppose the plan?

Based on total who oppose plans requiring people to have health insurance (Q3 or Q4; N = 677)

Item h. Based on one half of total who oppose plans with broader approach (Q4 only; N=150)

	Major reason	Minor reason	Not a reason	Don't know	Refused
a. People shouldn't be required to buy insurance if they don't want it or don't think they need it	46	25	28	*	*
b. People shouldn't be required to buy insurance if they can't afford it	61	19	18	1	--
c. It will be too hard to enforce a mandate requiring everyone to have insurance	46	25	28	1	--
d. This approach will lead to higher taxes	52	24	22	2	--
e. This approach will lead to government-run health care	51	20	27	2	*
f. This is the wrong approach. We need a single government health program for everyone	47	17	33	3	*
g. Healthier people should not be asked to subsidize sicker ones by being in the same insurance pool with them	26	27	45	2	--
h. Businesses shouldn't be required to offer insurance for their employees if the employer can't afford it	40	31	25	3	--

(SCRAMBLE ITEMS)

7. Following are some elements that are often discussed as part of plans to require all Americans to have health insurance. For each, please tell me if you find this element favorable or unfavorable.

	Strongly favorable	Somewhat favorable	Somewhat unfavorable	Strongly unfavorable	Don't know	Refused
a. Financial assistance from the government to help low-income people purchase insurance	54	26	7	11	2	*
b. A provision that people who can't find an affordable insurance policy do not have to purchase insurance	23	27	23	21	5	*
c. Requiring health insurance companies to cover anyone who applies, even if they have a prior illness	60	22	8	8	2	*
d. Requiring employers to offer health insurance to their workers, or pay money into a government pool that provides coverage for people who are not covered through their jobs	48	28	8	14	2	*
e. Requiring people who don't get insurance to pay a penalty or fine	10	11	22	55	2	*

9. 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. Would you support or oppose this kind of plan?

65 Support this kind of plan
31 Oppose this kind of plan
4 Don't know
***** Refused

10. 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?

48 Yes, any candidate has proposed
23 No, no candidate has proposed
28 Don't know
***** Refused

(SCRAMBLE ITEMS)

11. Please tell me if each of the following candidates for president has or has not proposed a health plan requiring all Americans to have insurance. (First/Next), to the best of your knowledge, has (INSERT NAME) proposed such a plan, or not?

Based on total who believe a presidential candidate has proposed a health plan requiring all Americans to have insurance (N=866)

	Yes	No	Don't know	Refused
a. Hillary Clinton	87	6	7	*
b. Barack Obama	59	24	18	*
c. Mike Huckabee	10	49	41	*
d. John McCain	12	56	32	*

10. 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?
11. Please tell me if each of the following candidates for president has or has not proposed a health plan requiring all Americans to have insurance.
(First/Next), to the best of your knowledge, has (INSERT NAME) proposed such a plan, or not?

Q10/11a. Combo Table Based on Total

a. Hillary Clinton

48 Yes, any candidate has proposed
 42 Yes, Clinton has proposed
 3 No, Clinton has not proposed
 3 Don't know if Clinton has proposed
 23 No, no candidate has proposed
 28 Don't know
 * Refused

b. Barack Obama

48 Yes, any candidate has proposed
 28 Yes, Obama has proposed
 11 No, Obama has not proposed
 9 Don't know if Obama has proposed
 23 No, no candidate has proposed
 28 Don't know
 * Refused

c. Mike Huckabee

48 Yes, any candidate has proposed
 5 Yes, Huckabee has proposed
 23 No, Huckabee has not proposed
 19 Don't know if Huckabee has proposed
 23 No, no candidate has proposed
 28 Don't know
 * Refused

d. John McCain

48 Yes, any candidate has proposed
 6 Yes, McCain has proposed
 27 No, McCain has not proposed
 15 Don't know if McCain has proposed
 23 No, no candidate has proposed
 28 Don't know
 * Refused

Demographics

(ROTATE ITEMS IN PARENS)

D1. Generally speaking, do you usually think of yourself as: (a Democrat), (a Republican), an independent or what?

INTERVIEWER IF REFUSED READ: We understand and respect that this information is private, we ask only for research purposes, and all your answers are confidential.

40 Democrat
22 Republican
28 Independent
3 Something else
5 Don't know
2 Refused

(ROTATE ITEMS IN PARENS IN SAME ORDER AS PREVIOUS QUESTION)

D2. Do you lean more towards the: (Democratic) or (Republican) Party?

Leaned Party Table based on total

53 Democrat/Leaned Democrat
31 Republican/Leaned Republican
9 Non-Lean Independent
1 Something else
5 Don't know
2 Refused

(ROTATE SCALE 1-3/ 3-1)

D3. Would you say your views on most political matters are liberal, moderate or conservative...?

23 Liberal
38 Moderate
33 Conservative
2 Don't think in those terms
4 Don't know
1 Refused

D4. Are you registered to vote at your present address?

77 Yes
23 No
***** Don't know
***** Refused

D5. 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?

- 87** Yes
- 12** No
- Don't know
- * Refused

D5a. Which type of health insurance do you now have? Is it a plan through your or your spouse's employer, a plan you purchased yourself, are you covered by Medicare or (Medicaid/in California, read: Medi-CAL), some other government program, or do you get your health insurance from somewhere else?

Based on total who currently have health insurance (N = 1541)

- 61** Private plan through your or your spouse's employer
- 9** Plan purchased yourself
- 16** Medicare
- 5** Medicaid/Medi-CAL
- 5** Some other government program
- 3** Somewhere else
- 1** Don't know
- 1** Refused

D6. Was there anytime in the past 12 months when you were without health insurance?

Based on total who currently have health insurance (N = 1541)

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

D5/D6 Combo Table Based on Total

- 20** Uninsured now or at any time in the past 12 months (NET)
- 12** Currently uninsured
- 7** Uninsured at some time in past 12 months
- 80** Insured now and for past 12 months
- Don't know
- * Refused

D7. How difficult is it for you and your family to pay for your health care costs, including health insurance premiums and all other out-of-pocket costs? Is it very difficult, somewhat difficult, not too difficult, or not at all difficult?

- 23** Very difficult
- 21** Somewhat difficult
- 24** Not too difficult
- 31** Not at all difficult
- * Don't know
- 1** Refused

D8. Would you say that your health in general is excellent, very good, good, fair, or poor?

23 Excellent
30 Very good
25 Good
16 Fair
5 Poor
* Don't know
* Refused

D9. Does any disability, handicap, or chronic disease keep you from participating fully in work, school, housework, or other activities?

17 Yes
82 No
* Don't know
* Refused

D10/D10a. What is your age?

22 18-29
39 30-49
23 50-64
16 65+
-- Don't know
* Refused

D10b. Do you have any children under age 18 living at home, or not?

39 Yes
61 No
-- Don't know
* Refused

D11. Are you:

55 Married and living with your spouse
7 Living with a partner but not married
2 Separated
10 Divorced
8 Widowed
17 Never married
* Refused

D12. What is the last grade of school you completed?

D13. (Asked of those who say they graduated college) Was that an associate's degree, a bachelor's degree, or what?

- 5** 8th grade or less
- 10** Some high school
- 31** Graduated high school
- 27** Some college
- 13** College graduate
- 13** Post graduate training
- *** Don't know
- *** Refused

D14. Are you of Hispanic origin or background?

D15. Are you White Hispanic or Black Hispanic?

D16. Are you white, black, or some other race?

Race Summary

- 69** White (non-Hispanic)
- 11** Black (non-Hispanic)
- 2** Asian (non-Hispanic)
- 13** Hispanic
 - 9** White Hispanic
 - 1** Black Hispanic
 - 2** Hispanic unspecified
- 4** Some other race
- *** Don't know
- 2** Refused

D17/D17a. Last year, that is in 2007, what was your total family income from all sources, BEFORE taxes? Just stop me when I get to the right category.

- 16** Less than \$20K
- 11** \$20K but less than \$30K
- 12** \$30K but less than \$40K
- 8** \$40K but less than \$50K
- 7** \$50K but less than \$60K
- 11** \$60K but less than \$80K
- 7** \$80K but less than \$100K
- 15** \$100K or more (NET)
 - 7** \$100 to under \$150K
 - 3** \$150K to under \$200K
 - 3** \$200K or more
- 4** Don't know
- 8** Refused

D01. RECORD RESPONDENT GENDER (DO NOT ASK)?

- 48** Male
- 52** Female

D19. RECORD REGION FROM SAMPLE:

- 19** Northeast
- 22** North Central
- 36** South
- 23** West

D20. RECORD METRO STATUS FROM SAMPLE:

- 33** Urban
- 45** Suburban
- 22** Rural



HARVARD
School of Public Health

The Henry J. Kaiser Family Foundation

Headquarters
2400 Sand Hill Road
Menlo Park, CA 94025
Phone: (650) 854-9400 Fax: (650) 854-4800

Washington Offices and Barbara Jordan Conference Center
1330 G Street, NW
Washington, DC 20005
Phone: (202) 347-5270 Fax: (202) 347-5274

www.kff.org

Additional copies of this publication (#7754) are available on the Kaiser Family Foundation's website at www.kff.org.

NPR (National Public Radio) is an internationally acclaimed producer and distributor of noncommercial news, talk, and entertainment programming. A privately supported, not-for-profit membership organization, NPR serves a growing audience of 26 million Americans each week in partnership with more than 860 independently operated, noncommercial public radio stations. Each NPR Member Station serves local listeners with a distinctive combination of national and local programming. With original online content and audio streaming, NPR.org offers hourly newscasts, special features and ten years of archived audio and information.

The Kaiser Family Foundation is a non-profit, private operating foundation dedicated to providing information and analysis on health care issues to policymakers, the media, the health care community, and the general public. The Foundation is not associated with Kaiser Permanente or Kaiser Industries.

Harvard School of Public Health is dedicated to advancing the public's health through learning, discovery, and communication. More than 300 faculty members are engaged in teaching and training the 800-plus student body in a broad spectrum of disciplines crucial to the health and well being of individuals and populations around the world. Programs and projects range from the molecular biology of AIDS vaccines to the epidemiology of cancer; from risk analysis to violence prevention; from maternal and children's health to quality of care measurement; from health care management to international health and human rights.