

As the legislative work of health care reform begins in earnest, the Foundation's latest tracking poll finds a fair amount of stability in Americans' attitudes towards possible changes in policy. Among the hallmarks of this public opinion picture are a significant level of difficulty in affording necessary care, a general desire to see health care reform pass and an openness to multiple methods of expanding coverage. At the same time, the survey suggests that support for features such as an employer or individual mandate is malleable in the face of one-sided oppositional arguments, and that willingness to pay a personal price for reform remains limited.

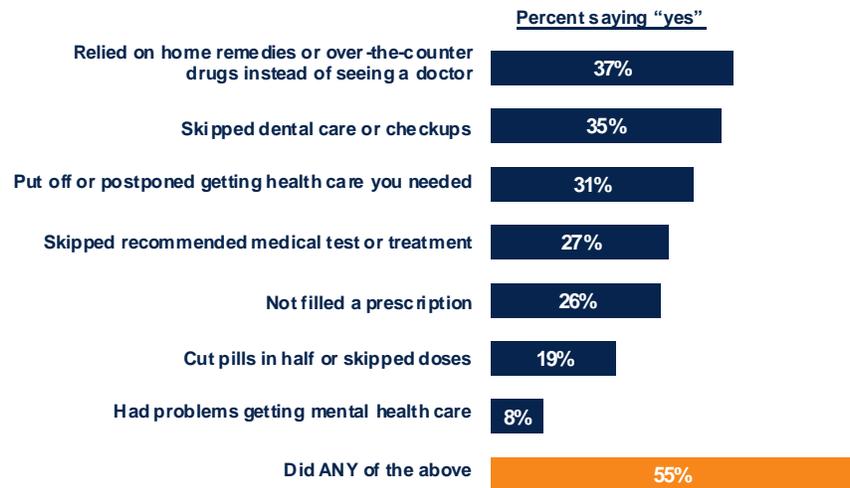
Struggling to afford needed care

The survey continues to find that a majority of Americans (55 percent) say that they or another member of their household have put off some sort of needed medical care because of the cost over the past 12 months. About one in four say they have skipped a recommended test or treatment, and a similar percentage have chosen not to fill a prescription.

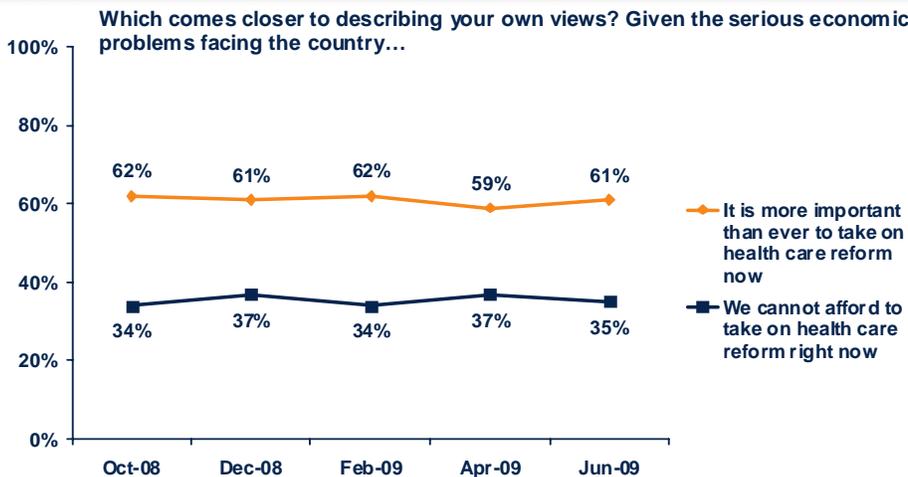
Others report struggling to pay for the care they have received. Specifically, 26 percent say they or a family member had problems paying medical bills over the past year, similar to the proportion reporting problems in our April tracking survey. This number rises to nearly half (48 percent) among those suffering health problems, and is nearly as high (43 percent) among the uninsured.

Putting Off Care Because of Cost

In the past 12 months, have you or another family member living in your household... because of the COST, or not?



Health Care Reform... Is Now the Right Time?



Health care reform: The big picture

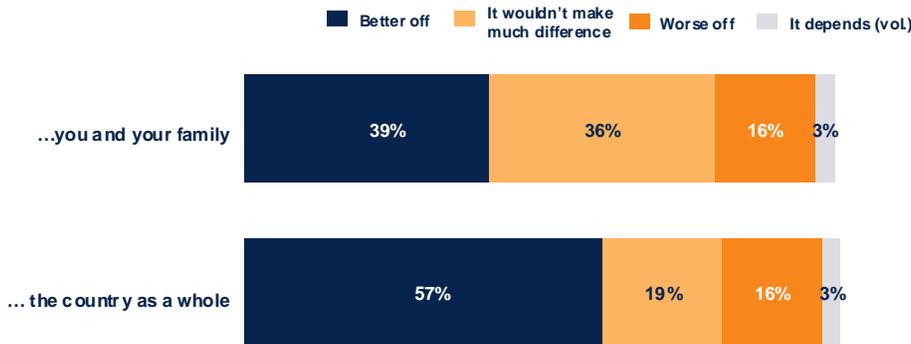
As has been true since the presidential election, the economy continues to top the public's priority list, with health care, entitlement reform and terrorism jostling for second place. But as has also been consistently true in recent months, the economic pressures facing the average American also seem to be increasing rather than decreasing the pressure for health care reform.

Since last fall, roughly six in ten Americans say that the "serious economic problems facing the country" make it "more important than ever to take on health care reform now." These attitudes differ

substantially by partisan affiliation. Most Democrats (74 percent) and political independents (59 percent) say reform is more important than ever, while the majority of Republicans (56 percent) say we cannot afford to take on health care reform right now.

Reform's Impact on Own Family, Country

Do you think (you and your family/the country as a whole) would be better off or worse off if the president and Congress passed health care reform, or don't you think it would make much difference?



Along the same lines, a majority of Americans (57 percent) continue to say that the country would be better off if the president and Congress pass health care reform. Perhaps the more relevant question, however, is whether Americans think *they themselves* will be better off. Here, roughly four in ten (39 percent) believe they will be better off. This is less than see benefits for the country, but on the other hand twice as many as say they would be worse off if health care reform passes. The number to watch, then, may be the 36 percent who currently say health care reform wouldn't affect them at all. Again, Democrats are the most likely to anticipate reform bettering

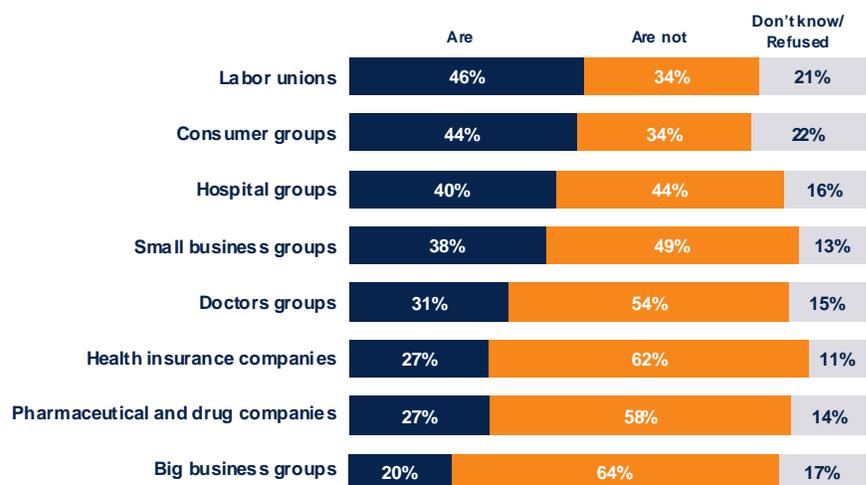
their own personal situation: 51 percent say they will be better off, compared to 36 percent of independents and 21 percent of Republicans.

The current round of health care reform efforts differs from the Clinton-era reform in part because of the extensive involvement and support of various health care interest groups, at least at this stage of the process. Relatively few Americans, however, seem aware of the fact that many of these groups have gone on the record in favor of health care reform. For example, majorities say that health insurance and pharmaceutical companies are not supporting legislative efforts to reform health care this year.

At this stage of the debate, fewer people are being exposed to advertising than they were in the fall of 1993. Overall, two in ten Americans (21 percent) report seeing an ad related to changes in the health care system over the course of the past week. Among those who *had* seen an ad, more than twice as many reported the ad seemed to be in favor of passing some sort of reform bill this year as believed the ad was opposed to reform.

Views of Interest Groups' Support for Reform

To the best of your knowledge, do you think each of the following groups are or are not supporting the president and Congress' effort to reform health care this year?



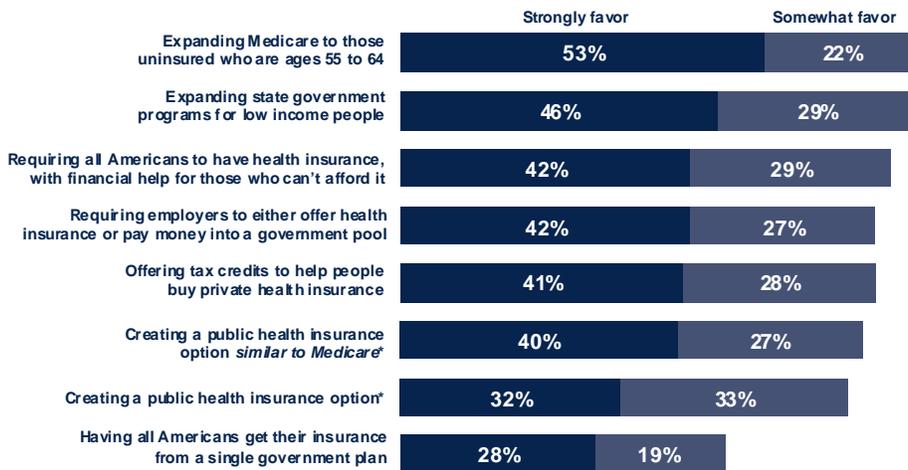
Note: Items asked of separate half samples

Specifics of Reform

The public's first impulse remains to back an array of approaches to expanding coverage, including: an individual mandate (71 percent favor), an employer mandate (69 percent), and tax credits for the purchase of private health insurance (69 percent). The survey also asked about support for a public health insurance option to compete with private plans, with half the sample hearing the public plan option as being "similar to Medicare." Both phrasings attracted the support of roughly two in three Americans.

Public Supports Many Ways of Expanding Coverage

Now I'm going to read you some different ways to increase the number of Americans covered by health insurance. Please tell me if you would favor or oppose each option.



Note: Various items based on half samples. Items marked with an * asked of two separate half samples as a wording experiment

The employer mandate, individual mandate and public plan approaches are most popular among Democrats, but also receive solid majority support among political independents and even garner narrow majority support among Republicans. Support for tax credits is more even across the three groups.

It's worth noting that the overall proportion "strongly" in favor of any of these reform approaches rarely goes above fifty percent, suggesting that – as will become clear later in the report-- there is a layer of support which is malleable.

Percent who 'strongly' or 'somewhat' FAVOR each as a way to increase health insurance coverage	TOTAL	Dem	Ind	Rep
Individual mandate	71%	81%	71%	56%
Employer mandate	69%	83%	65%	52%
Tax credits	69%	69%	71%	67%
Creating a public health insurance option <i>similar to Medicare</i> to compete with private health insurance plans	67%	77%	70%	51%
Creating a public health insurance option to compete with private health insurance plans	65%	73%	61%	55%

Most Americans also say they would find an independent organization or exchange to be helpful if they had to get health insurance on their own. The exchange concept was described in two ways to two different half samples. When described as providing "a range of health insurance plans for you to choose from while also guaranteeing that participating plans would not deny coverage to those with pre-existing conditions or charge higher premiums to those who are in poorer health," 70 percent said it would be at least somewhat helpful (including 31 percent "very helpful"). When it was described more simply as providing "a range of health insurance plans approved by the government," the same seven in ten said it would be helpful, including 27 percent who thought it would be "very helpful."

Funding reform

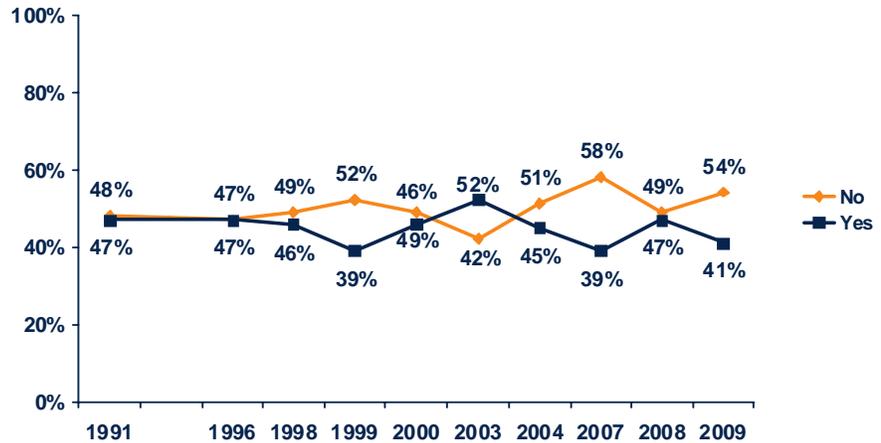
Since the early nineties Americans have been fundamentally divided when it comes to being willing to pay more to expand health insurance coverage to more people. This remains true, and if anything, the most recent poll suggests that unwillingness to pay has ticked up over the past six months. Currently, 54 percent say they are not personally willing to pay more to lessen the number of uninsured, compared to 49 percent in December 2008.

Given their enthusiasm for reform, Democrats, not surprisingly, are the most willing to pay more, but even here this backing only rises to 53 percent (compared to 38 percent of independents and 29 percent of Republicans).

These views could be related to another signal finding of the Foundation's health care reform polling: Most Americans (60 percent) continue to say that "if policymakers made the right changes" they can reform the health care system with spending more money to do it. Unlike other aspects of the debate, there's even bipartisan agreement on this view.

Willing to Pay More?

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?

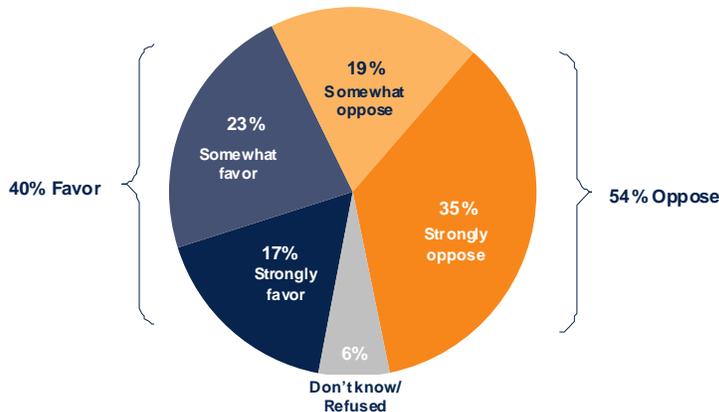


Note: "Don't know/Refused" responses not shown.
Sources: NBC News/Wal Street Journal Poll (Jun. 1991), KFF/HSPH/Harvard School of Public Health Polls (Nov. 1996; Nov. 1998; Oct. 1999; Nov. 2000; Feb. 2003; and Nov. 2004), Washington Post/KFF/Harvard Survey (May 2007), KFF/HSPH *The Public's Health Care Agenda for the New President and Congress* (Dec. 2008); Kaiser Family Foundation *Health Tracking Poll* (conducted June 1-8, 2009)

Meanwhile, there is little evidence of strong public support for many of the specific funding mechanisms currently being discussed.

Changing Tax Treatment of Employer Health Benefits

Right now, workers do not pay taxes on the money that their employer puts into their health insurance benefits. Some policymakers are proposing that workers with the most generous health care benefits should pay taxes on a share of the money the employer puts into that health insurance, with those taxes helping to pay for health care reform, including covering more of the uninsured. Do you favor or oppose changing the law so that workers with the most generous health care benefits would pay taxes on the money their employer puts toward their coverage?



Changing tax treatment of employer health benefits

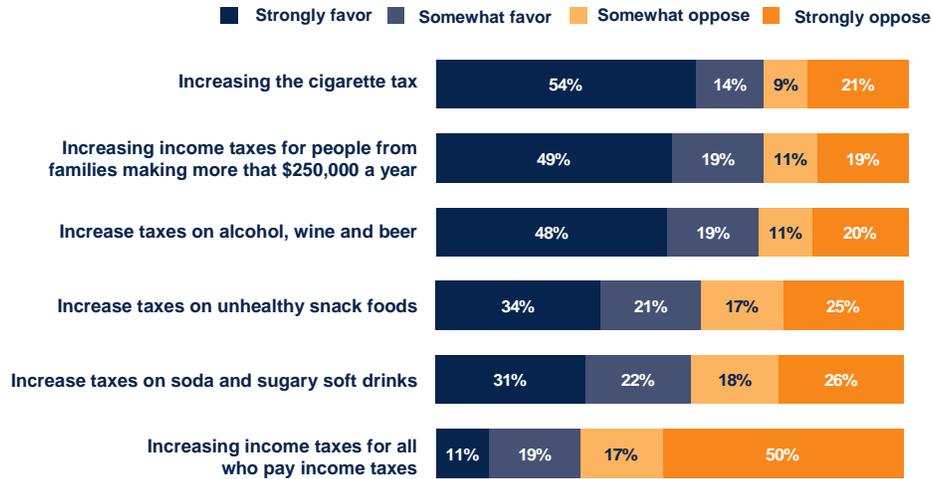
Just over half of Americans (54 percent) currently oppose taxing the employer sponsored health benefits of those with the most generous plans. Opposition rises to 63 percent among those who have health care benefits from an employer. Those without insurance coverage are, perhaps not surprisingly, the most likely to favor this tax (53 percent do).

Other tax options

Three tax-related revenue options currently receive clear majority support: taxing the wealthy (68 percent), taxing smokers (68 percent), and taxing drinkers (67 percent support increasing taxes on alcohol, wine and beer). There is also narrow majority support for taxing soda and unhealthy snack foods, though the public is more narrowly divided here. Increasing income taxes across the board is widely unpopular.

Other Tax Options

Please tell me if you would favor or oppose each of the following to help pay for health care reform and provide coverage for more of the uninsured.

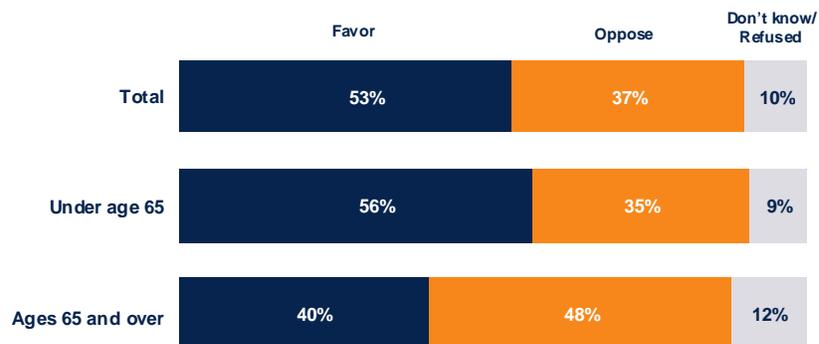


Limiting growth in Medicare provider payments

According to the survey, just over half the public (53 percent) would favor limiting future increases in Medicare provider payments, while 37 percent would be opposed. Younger people are more likely to be in favor of this funding mechanism than Medicare recipients themselves.

Reducing Medicare Payments to Fund Reform

Currently, the government determines how much doctors and hospitals get paid to treat people on Medicare. Would you favor or oppose limiting future increases in these payments as a way to help pay for health care reform?

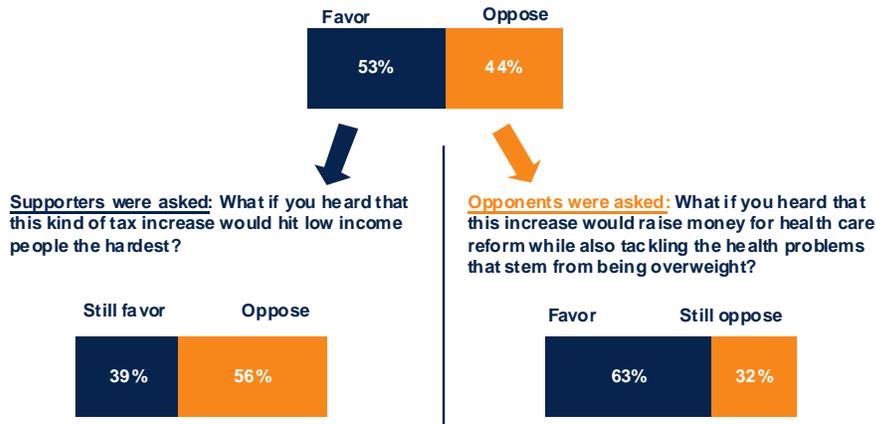


Arguments matter

Our polling suggests that as important as knowing that most Americans seem to support a variety of ways of expanding coverage is knowing that this support may be somewhat fragile. While it's impossible to predict which arguments will be made publicly, in this section of the survey we tried to pose some of the common pro and con arguments to respondents to measure the stability of their support and opposition to: a soda tax, an employer mandate, an individual mandate, and a change in the tax treatment of employer sponsored health benefits. As the charts on this page show, opinion shifts significantly and quickly once opposing arguments are offered, a fact that suggests that views on these complex topics are still quite malleable. Note that in [April](#), we argument-tested the public plan with similar results.

Taxing Soft Drinks

Please tell me if you would favor or oppose increasing taxes on soda and sugary soft drinks to help pay for health care reform and provide coverage for more of the uninsured.



Employer & Individual Mandates

Would you favor or oppose requiring employers to offer health insurance to their workers or pay money into a government fund that will pay to cover those without insurance?



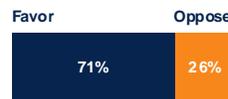
Supporters were asked: What if you heard that paying for this may cause some employers to lay off some workers?



Opponents were asked: What if you heard that this would be more fair because today some employers pay for health insurance and some do not?



Would you favor requiring all Americans to have health insurance, either from their employer or from another source, with financial help for those who can't afford it?



Supporters were asked: What if you heard that this could mean that some people would be required to buy health insurance that they find too expensive or did not want?



Opponents were asked: What if you heard that without such a requirement, insurance companies would still be allowed to deny coverage to people who are sick?



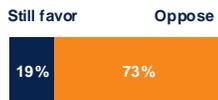
Changing the Tax Treatment of Health Benefits

Do you favor or oppose changing the law so workers with the most generous health care benefits would pay taxes on the money their employer puts toward their coverage?



ASKED OF THOSE WHO FAVOR CHANGING THE LAW: What if you heard that changing the tax treatment of workers' health benefits would ...

... mean fewer employers would offer health insurance?



... be unfair because it is taking away a benefit that people accepted in place of higher wages?



ASKED OF THOSE WHO OPPOSE CHANGING THE LAW: What if you heard that the current policy...

... is unfair because, right now, those Americans who buy their own health insurance instead of getting it through an employer don't get a tax break?



... is unfair because higher-workers get a bigger tax break than lower-wage workers?



Note: Graphs showing "Still favor" and "Oppose" are based on total, where "Oppose" includes those who initially opposed along with those who opposed after hearing the follow up. Graphs showing "Favor" and "Still oppose" are based on total, where "Favor" includes those who initially favored along with those who favored after hearing the follow up.

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