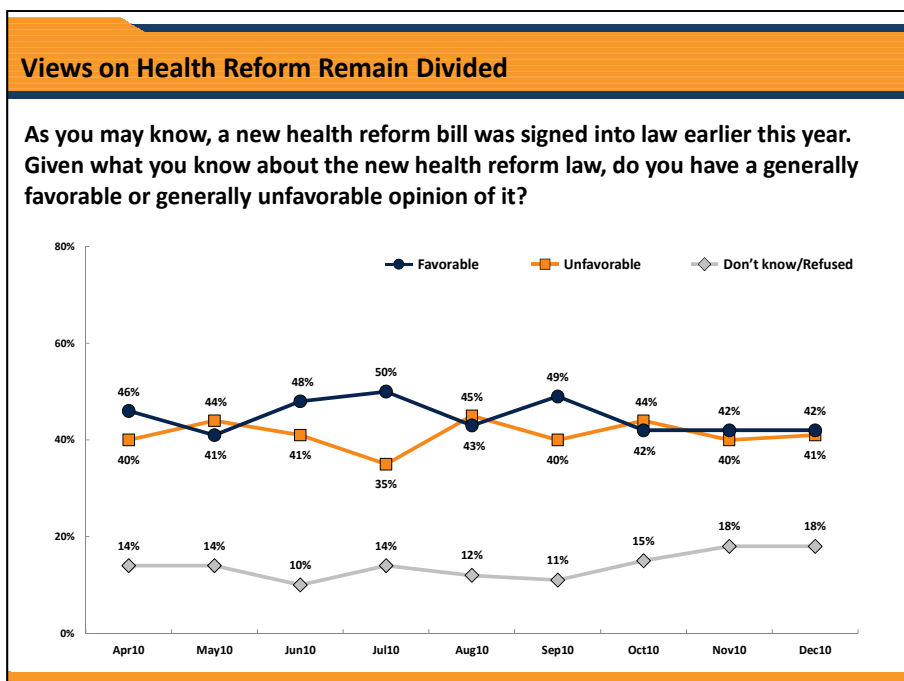


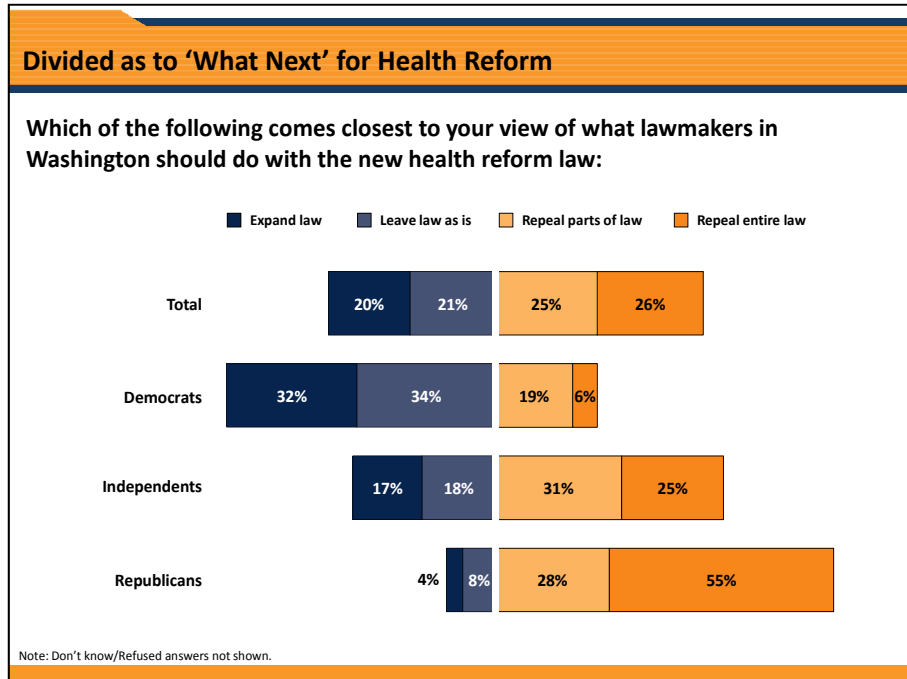
The final Kaiser Health Tracking poll of 2010 finds Americans remain divided on the health reform law passed earlier in the year. As policymakers' focus shifts to taxes and the federal budget deficit, the survey suggests that seniors are somewhat less likely to feel unfavorably towards the law than they have been since passage. Partisan differences still persist, with Republicans overwhelmingly in favor of repealing all or parts of the legislation and a majority of Democrats wanting to leave the law as is or expand it. At this early stage of implementation, 15 percent of the public believe they have already personally benefited from the law through better access to health care and specific early deliverables, while two in ten feel they have been harmed by the law, primarily through what they perceive as higher costs. While traditional news sources continue to be the most popular source of information on health reform, the survey suggests that Americans are also beginning to receive information from government agencies, insurance companies, and employers. Finally, in the face of the nation's ongoing economic challenges, many people report problems paying medical bills and over half say they have delayed receiving health care because of cost. These issues are even more pressing among lower income Americans and the uninsured.

HEALTH REFORM: AN END OF YEAR LOOK AT BIG PICTURE PUBLIC OPINION

Kaiser's final tracking poll of 2010 finds that the new health reform law ends the year roughly where it began in the spring, immediately post-passage: dividing the American people into roughly equal numbers with favorable views (42 percent) versus unfavorable ones (41 percent). The past two months have found a slightly higher proportion of the public withholding opinion on the subject – hovering at 18 percent. Meanwhile, roughly three in ten Americans say they are angry about health reform, anger that for most of this group stems from a frustration with Washington writ large rather than from the specifics of the law (81 percent versus 18 percent). On the opposite end of the spectrum, just over three in ten remain enthusiastic about the law's passage.



This leads, unsurprisingly, to a split in views as to what, if anything, lawmakers should do next with the reform law.

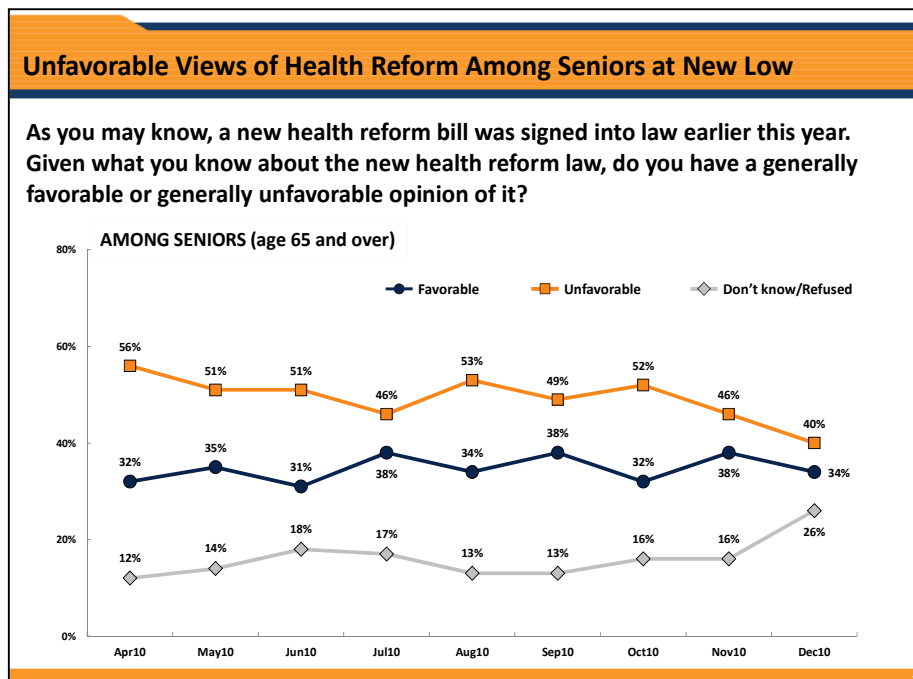


Overall, about one in five want to leave the law as it is. Slightly more, roughly one in four, want to repeal parts of the law and keep other parts. Another one in four say they want to repeal the law in its entirety. And on the other end of the spectrum, roughly one in five want to expand the law beyond its current footprint. Previous months' polling¹ suggests that while many people say they want to repeal the law, when it comes to repealing specific, popular provisions – such as the requirement that insurers sell policies even to those with preexisting health conditions – it is more difficult to find takers.

As has been true since the start of the health care debate in 2009, these views are extremely partisan in nature. Most Democrats continue to view the law favorably, 54 percent say they feel enthusiastic about it and two in three want to leave it as is or even expand it. On the other hand, most Republicans disapprove of the law, 58 percent say they are angry about it and 55 percent want to repeal it completely. Independents have taken their place in the middle in terms of favorable vs. unfavorable views of the law. Currently, a small plurality of independents (31 percent) would support partial repeal of the law, 25 percent support total repeal, 18 percent would leave the law as is and 17 percent want to expand it.

SENIORS: UNFAVORABLE VIEWS SOFTENING OVER TIME?

Throughout the debate, seniors have been somewhat more negative towards the health reform law than their younger compatriots. While negative views of the reform law continue to outstrip positive ones, December finds unfavorable views among those aged 65 and up at their lowest point since passage. At the same time, the proportion who are withholding opinion on the law is up ten percentage points since the immediate post-election period.



¹ See KFF November Health Tracking poll: <http://www.kff.org/kaiserpolls/8120.cfm>.

PERSONAL IMPACT: THE EARLY PICTURE

Since January of this year, before the reform law was even finalized, Americans have been extremely divided in terms of whether they expect to be aided by the law. This month that trend continues, with 32 percent expecting their family will be better off, 33 percent expecting to be worse off and 28 percent not anticipating any change at all.

Some Americans, however, feel they have already been impacted by the law, whose early provisions began to kick in this year. Overall, 15 percent feel their family has already benefited from the law, while 20 percent feel they have experienced some negative effect. The survey does not enable us to discern whether these individuals are reporting their general perceptions about the impact of the law or are reporting their actual experience.

Asked to describe these impacts in their own words, however, about a third of those who reported a positive impact said they have better access to health care or health insurance and about two in ten said they have lower health care costs as a result of the law. A quarter of this group named specific elements of the law that have been beneficial to them, with the extension of dependent coverage most frequently mentioned (14 percent).

For the 20 percent who feel they have been negatively affected by the law, it is all about cost. Almost half of this group said they had been harmed by the law either because their own health care costs increased or they were concerned about the cost of the law or the increased tax burden. Cuts to benefits came in at a distant second (15 percent).

IN THEIR OWN WORDS...	
Among the 15% who say they have personally benefited from the health reform law: In what ways would you say you have benefited from the health reform law?	Among the 20% who say they have been negatively affected by the health reform law: In what ways would you say you have been negatively affected by the health reform law?
<i>"My job [did] not offer health insurance before this, now they are."</i>	<i>"After the new health care reform act my insurance went up."</i>
<i>"I have a pre-existing condition, but the new law has allowed me to receive coverage."</i>	<i>"Cost a lot more in long run."</i>
<i>"I have benefited from the new health care reform by getting the extended insurance until I reach age 26."</i>	<i>"Doctors are canceling patients."</i>
<i>"My co-pay is \$20 now instead of \$40, and I believe it is because of the new health reform law."</i>	<i>"My Medicare Advantage program was cut."</i>
<i>"We haven't been denied in clinics and have made installments for payment of services."</i>	<i>"I think it's going to raise taxes for everyone."</i>

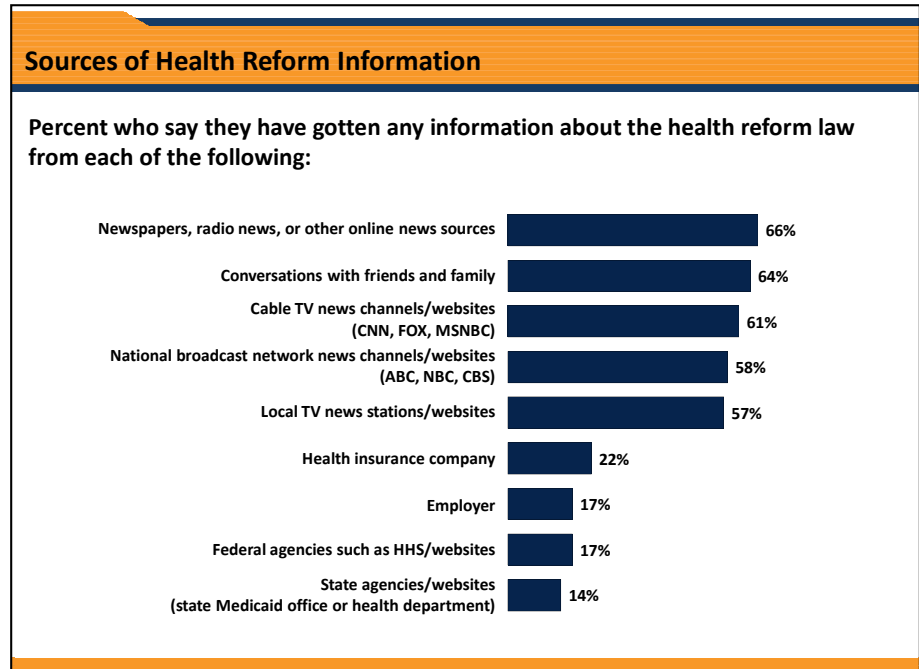
THE LEARNING CURVE: HOW ARE PEOPLE LEARNING ABOUT THE REFORM LAW?

Most Americans (66 percent) report feeling they understand how the health reform law will impact their own family, a percentage that has stayed essentially stable since the start of the summer and includes roughly equal proportions of those who like the law and those who don't. Those who could stand to benefit significantly from the law, however, are among the least likely to say they understand it. For example, among those Americans under age 65 who don't have health insurance, 41 percent say they don't understand how the law might affect them, compared to 26 percent of the insured. Similarly, those in households making less than \$40,000 per year are twice as likely as more financially secure Americans to say they don't understand health reform's impact on their own

lives (40 percent versus 21 percent). Those Americans who report struggling with their health² are also less likely to feel they understand how the law might impact them.

At the same time, confusion about the law, which had spiked somewhat around the time of the high-volume November midterm elections, was down this month, though 43 percent continue to say they are confused about the law. This proportion rises to well over half among the lower income (56 percent), the uninsured (59 percent) and those who report being in bad health (60 percent).

Americans report learning about the reform law from a variety of sources. As the chart below suggests, the news media and individuals' own circles of family and friends continue to be the most frequently cited source of information about health reform. Newspapers, radio, online, and cable news continues to be cited by just as many Americans as the broadcast networks.



The survey suggests that Americans are also beginning to hear about the law from their health insurance companies; 22 percent say they have gotten information about the law via an insurance company. At the same time, 17 percent overall and 25

percent of those who are employed say they have received information about health reform through an employer. Just as many (17 percent) reported getting information about the new law from agencies such as HHS, and 14 percent say they have heard about the law from state agencies.

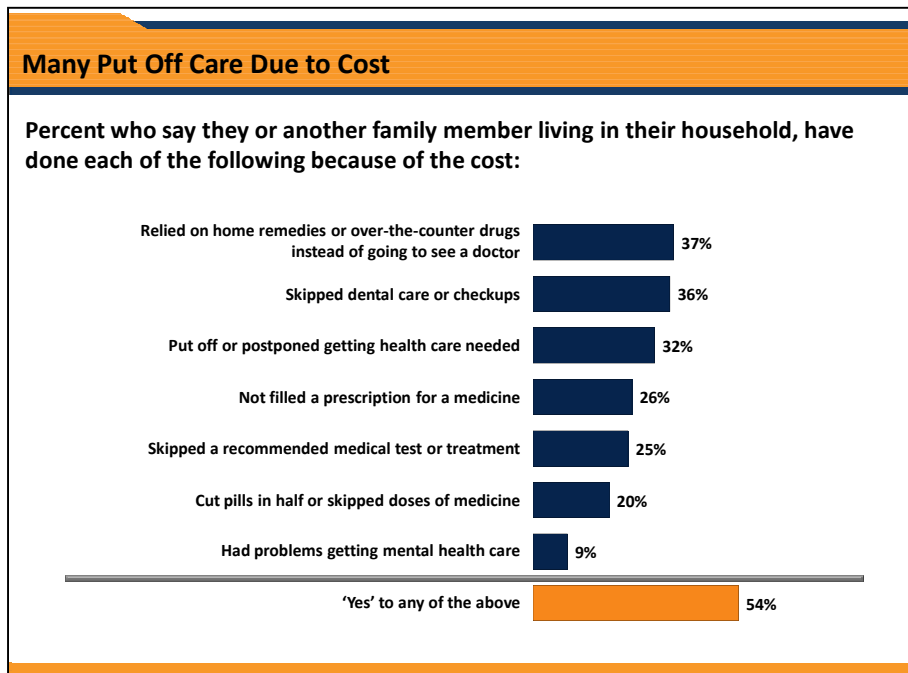
MEANWHILE, PROBLEMS AFFORDING HEALTH CARE PERSIST

Even as the health reform debate raged, the proposed legislation became the law, and the pushback on the law continues, Americans continue to report challenges in paying for health care. This month, one in four say their household has had trouble paying medical bills over the past year. The issue is even more pressing among the low income and uninsured – 36 percent of those living in households with annual incomes of less than \$40,000 and 48 percent of the uninsured (under age 65) report problems paying their medical bills over the past year.

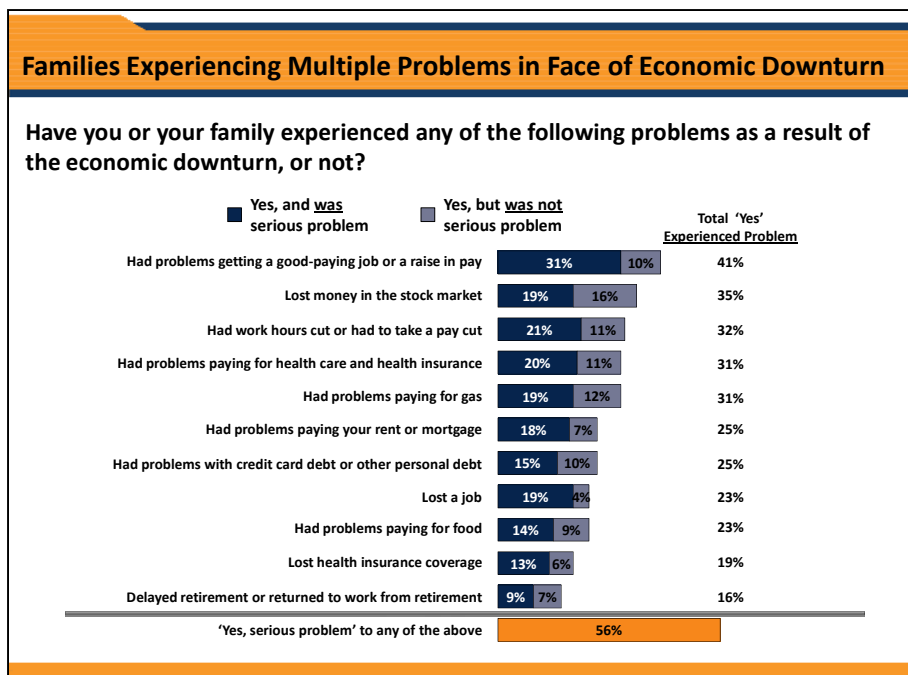
ECONOMIC PROBLEMS WIDESPREAD AMONG THE UNINSURED AND LOW-INCOME			
Percent who report...	All	Lower income Americans	Uninsured (under age 65)
Problems paying medical bills	25%	36%	48%
Putting off needed care because of cost	54	66	85
Any serious economic problems	56	67	82

² Those who report being in “fair” or “poor” health on the standard 5-point scale.

The December survey also finds just over half of Americans have put off some sort of care because of the cost. Again the low income and insured are disproportionately impacted – two thirds of low income Americans and a startling 85 percent of the uninsured have put off some sort of medical care because of cost.



As such, paying for health care remains one of the myriad challenges facing Americans in this challenging economy. The most serious and commonly reported challenge was related to employment. Four in ten said someone in their family had problems getting a good-paying job or a raise and three in ten said this caused a serious problem.



Additional copies of this publication (#8127-F) are available on the Kaiser Family Foundation's website at www.kff.org.