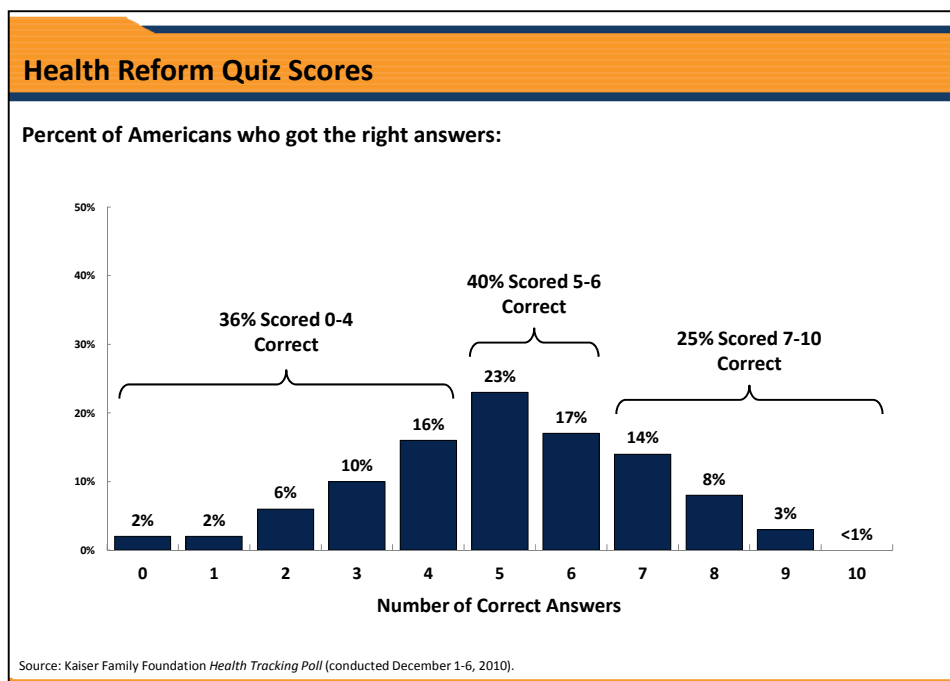


### POP QUIZ: ASSESSING AMERICANS' FAMILIARITY WITH THE HEALTH CARE LAW

The Affordable Care Act (ACA) is coming up on a year old, but in the midst of continuing debate over the merits of the landmark health care overhaul, how well do Americans understand what the new law will actually do? As the 112<sup>th</sup> Congress prepared to take office and the discussion of repeal was on the rise, we included a ten question 'quiz' on the December *Kaiser Health Tracking Poll* to try to answer this question. The quiz asked Americans whether they thought a series of ten provisions were included in the new law, ranging from five items that *are* part of the law (i.e., Medicaid expansion, changes in private health insurance), to five items that popped up at times in the larger debate but are *not* in the ACA, such as coverage for illegal immigrants and so-called 'death panels.'

### GRADING THE PUBLIC

So, how did people do? A quarter scored an impressive grade of 7 to 10 right answers, but less than one percent responded to all 10 questions correctly. On the other end of the spectrum, roughly a third scored 0 to 4, with 2 percent failing to get a single question right. Overall, two-thirds of Americans (65 percent) got five or more answers correct. Most people hovered around the middle, correctly answering 4 to 6 questions.



**THE ANSWERS: WHAT DO AMERICANS THINK IS IN THE HEALTH CARE LAW?**

While majorities of Americans can identify certain provisions as being part of the new health care law, the quiz also shows many have false impressions about its provisions. In terms of the actual provisions people recognize, the most familiar element, acknowledged by 72 percent of the public, are the subsidies to help low and moderate income Americans purchase insurance. Significant shares also know that the law will prohibit insurers from denying coverage because of a person’s health or medical history (67 percent), provide tax credits to small businesses that offer health insurance to their workers (65 percent), and expand the Medicaid program to more low-income Americans (62 percent). Sixty-four percent are aware that the law contains the individual mandate.

STATEMENT ABOUT HEALTH CARE LAW <sup>1</sup>	TRUE OR FALSE?	CORRECT	INCORRECT	
			Wrong Answer	Don't Know
Provide subsidies to low and moderate income Americans	True	72%	18%	10%
Prohibit insurers from denying coverage because of health status	True	67%	25%	9%
Provide tax credits to small businesses that offer coverage to their employees	True	65%	22%	13%
Individual mandate	True	64%	24%	11%
Expand the existing Medicaid program to cover low-income, uninsured adults regardless of whether they have children	True	62%	20%	18%
Allow a government panel to make decisions about end-of-life care for people on Medicare	False	45%	40%	15%
Allow undocumented immigrants to receive financial help from the government to buy health insurance	False	42%	41%	16%
Cut benefits that were previously provided to all people on Medicare	False	40%	45%	15%
Create a new government run insurance plan to be offered along with private plans	False	27%	59%	14%
Require all businesses, even the smallest ones, to provide health insurance for their employees	False	25%	65%	10%

At the same time, many Americans hold misimpressions about the law’s contents. Six in ten (59 percent) think the law creates a government run health plan, which it does not. And roughly two in three (65 percent) think that all businesses—even the smallest—will be required to provide health insurance, when in fact businesses with fewer than 50 employees are exempt from this requirement.

Smaller but still significant proportions wrongly believe other myths about the law. For example, four in ten think the legislation allows a government panel to make decisions about end-of-life care for people on Medicare. Another 15 percent are unsure about the inclusion of so-called ‘death panels’, while less than half (45 percent) answered correctly that ‘death panels’ are not included in the law. About four in ten (41 percent) say that illegal immigrants will receive federal subsidies under the law, while in fact they are barred from doing so. And 45 percent believe that the law cuts some benefits previously available to all Medicare recipients. It does not.

<sup>1</sup> For exact question wording see <http://www.kff.org/kaiserpolls/8127.cfm>.

## THE HIGH SCORERS

People who like the new law and think they will be better off under reform are more likely to be familiar with what the law does and does not entail.

Thirty-eight percent of people who said they or their families would be better off scored between 7 and 10, compared to 17 percent of those that think they will be worse off.

Democrats (32 percent), who generally favor the law, and independents (26 percent) were somewhat more likely to get high scores, getting 7 to 10 answers right, than Republicans (18 percent) who dislike the law in greater numbers. For the most part, similar shares of Democrats and Republicans got questions related to coverage expansions and private insurance regulation correct.

Specifically, Democrats and Republicans are just as likely to know that Medicaid will be expanded to more low income Americans (66 percent and 64 percent) and that insurers will no longer be allowed to refuse coverage because a person is sick (68 percent and 67

percent). However, Republicans were more likely to be aware of the individual mandate, a particularly controversial provision (73 percent of Republicans vs. 63 percent of Democrats), and Democrats were

WHO ARE THE HIGH SCORERS?			
	Low Scorers	Moderate Scorers	High Scorers
	0-4 Correct	5-6 Correct	7-10 Correct
<b>Overall</b>	36%	40%	25%
<b>Party Identification</b>			
Democrats	32	36	32
Republicans	39	43	18
Independent	33	41	26
<b>Favorability Toward Health Care Reform</b>			
Favorable	23	40	38
Unfavorable	42	42	16
<b>Future of Law</b>			
Repeal all or parts	39	42	19
Repeal all	44	42	13
Repeal parts	33	42	25
Expand	28	34	38
Leave as is	27	39	34
<b>Impact of Health Care Reform on Self/Family</b>			
Better off	23	39	38
Worse off	42	42	17
<b>Understand Personal Impact of Health Care Reform</b>			
Yes	30	41	29
No	48	36	17
<b>Source of Information</b>			
CNN	27	39	35
FOX News	36	40	25
MSNBC	24	36	39
<b>Perceived Personal Benefit/Harm</b>			
Benefited from law	27	43	30
Harmed by law	44	40	16
<b>Problems Paying for Health Care</b>			
Yes	45	36	19
No	33	40	27
<b>Age</b>			
Under 65 years old	33	42	25
65 years old or older	48	26	26
<b>Sex</b>			
Male	29	45	25
Female	42	33	25

more likely to correctly respond that the law does not create a government panel to make decisions about end-of-life care for Medicare beneficiaries (53 percent vs. 37 percent) or cut Medicare benefits (46 percent vs. 36 percent). The survey can't answer the question as to which way the causal arrow goes here, whether disapproval of the law or belief in false claims comes first. It may be that those people that aren't fans of the law are more likely to believe in any negative claims that are made about it. On the other hand, it could be that people don't like the law because they believe that negative elements are part of it when in fact they are not. There were also differences by where people get their information with higher shares of those who report CNN (35 percent) or MSNBC (39 percent) as their primary news source getting 7 or more right, compared to those that report mainly watching FOX News (25 percent). Again, these differences may be related to whether or not people more generally favor or oppose the law.

#### METHODOLOGY

This analysis is based on the December Kaiser Health Tracking Poll, designed and analyzed by public opinion researchers at the Kaiser Family Foundation and conducted December 1 through December 6, 2010, among a nationally representative random sample of 1,207 adults ages 18 and older. Telephone interviews conducted by landline (803) and cell phone (404, including 142 who had no landline telephone) were carried out in English and Spanish by Princeton Survey Research Associates. The margin of sampling error for the total sample is plus or minus 3 percentage points. For results based on other subgroups, the margin of sampling error may be higher. Due to rounding, percentages may not add to 100. A complete report, chartpack and the full question wording and methodology of the poll can be viewed online at <http://www.kff.org/kaiserpolls/8127.cfm>.

This publication (#8148) is available on the Kaiser Family Foundation's website at [www.kff.org](http://www.kff.org).