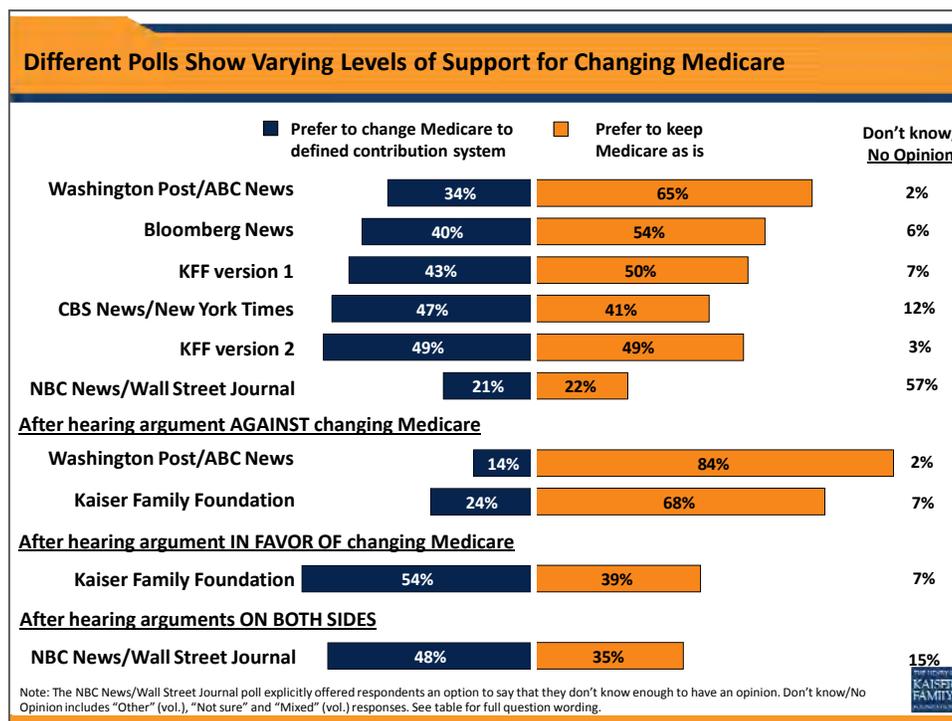


## How Popular Is The Idea Of Changing Medicare To A Defined Contribution Plan?

Earlier this month, House Budget Committee Chair Paul Ryan released his “Path to Prosperity” budget plan, which included a proposal to change Medicare from a defined benefit program into one in which the government pays a specific amount towards the cost of private health insurance for each enrollee. Surveys conducted by five different polling organizations in the last two months have attempted to gauge the level of public support for such a plan, and their results have varied widely, ranging from strong support for keeping Medicare as is, to a roughly even split, to a leaned preference for changing the system. These polls also show that support for both changing Medicare and for keeping the current system can be driven even further up or down when respondents are exposed to arguments typically advanced by those on either side of the debate. Looking at the full range of questions, with and without arguments, the share preferring to change Medicare to a defined contribution system ranged from a low of 14 percent to a high of 54 percent, while the share wanting to keep Medicare as is ranged from 39 percent to 84 percent.<sup>1</sup> See the chart below for a visual representation of the difference in results, and the table on the next page for the full details of each survey question.



What is driving the difference between poll results? Journalists at both *National Journal* and *The Washington Post* explored possible reasons for the differing results of the CBS News/New York Times and The Washington Post/ABC News poll questions earlier this week (before the KFF survey was released), and they pointed out several factors, including timing of the surveys relative to national news events, question wording, and question ordering effects. Here we take a closer look at the possible effects of question wording, and broaden the comparison from two polls to five.

When seeking to measure the public's views on complex policy proposals like this one, it is generally impossible to describe all of the details of a given proposal to respondents in a telephone survey. Pollsters try to balance accuracy and detail with the need to craft questions that are straightforward enough for respondents to understand. Looking at the five organizations (including KFF) that have released polls on this proposed change to Medicare since the beginning of March, we can point to several specific aspects of question wording that might be contributing to differences in the results.

<sup>1</sup> This range excludes the NBC/WSJ question that used a different structure and found over half of respondents explicitly saying they did not know enough to answer the question.

Organization	Dates	Sample	Question Wording	Results
CBS News/ New York Times	4/15-20	1,224 adults	In order to reduce the budget deficit, it has been proposed that Medicare should be changed from a program in which the government pays doctors and hospitals for treating seniors to a program in which the government helps seniors purchase private health insurance. Would you approve or disapprove of changing Medicare in this way?	<b>Approve: 47</b> Disapprove: 41 DK/No answer: 12
Washington Post/ ABC News	4/14-17	1,001 adults	I'm going to read you two statements about the future of the Medicare program. After I read both statements, please tell me which one comes closer to your own view: Medicare should remain as it is today, with a defined set of benefits for people over 65, OR Medicare should be changed so that people over 65 would receive a check or voucher from the government each year for a fixed amount they can use to shop for their own private health insurance policy. <sup>2</sup>	<b>Should be changed: 34</b> Should remain as is: 65 No opinion: 2
After hearing arguments AGAINST change:			(READ TO THOSE WHO SAY MEDICARE SHOULD BE CHANGED) What if the cost of private insurance rises faster than the value of the vouchers, so seniors have to pay more of their own money for health insurance? In that case, would you support or oppose replacing Medicare with a voucher system?	<b>Should be changed: 14</b> Should remain as is: 84 No opinion: 2
Kaiser Family Foundation <sup>3</sup>	4/7-12	KFF 2: 597 adults (one half-sample)	Which of these two descriptions comes closer to your view of what Medicare should look like in the future? OPTION A: Medicare should continue as it is today, with the government providing health insurance and guaranteeing the same set of benefits to everyone enrolled in the program (or) OPTION B: Medicare should be changed to a system in which people choose their insurance from a list of private health plans that may offer different benefits at different premium amounts, and the government pays a fixed amount towards that cost (RESPONSE OPTIONS ROTATED)	<b>Should be changed: 49</b> Should continue as is: 49 Other/DK/Ref: 3
		KFF 1: 610 adults (one half-sample)	Which of these two descriptions comes closer to your view of what Medicare should look like in the future? OPTION A: Medicare should continue as it is today, with the government providing health insurance and guaranteeing the same set of benefits to everyone enrolled in the program (or) OPTION B: Medicare should be changed to a system in which people choose their insurance from a list of private health plans that may offer different benefits at different premium amounts, and the government pays a fixed amount, <i>sometimes called a voucher</i> , towards that cost (RESPONSE OPTIONS ROTATED)	<b>Should be changed: 43</b> Should continue as is: 50 Other/DK/Ref: 7
After hearing arguments FOR change:			(READ TO THOSE WHO SAY MEDICARE SHOULD BE KEPT AS IS) Those who want to change Medicare say it will help reduce the federal budget deficit and save Medicare for future generations by encouraging private health plans to compete for seniors' business and allowing seniors to choose plans based on cost and quality. After hearing this argument, would you still prefer to keep Medicare as it is today, or would you now prefer changing it to a system in which the government pays a fixed amount toward the cost of private health plans?	<b>Should be changed: 54</b> Should continue as is: 39 Other/DK/Ref: 7
After hearing arguments AGAINST change:			(READ TO THOSE WHO SAY MEDICARE SHOULD BE CHANGED) Opponents of this change say it will eliminate traditional Medicare, put private insurance companies in charge of the health benefits people on Medicare receive, and cause seniors to pay more for their health care or get fewer benefits. After hearing this argument, would you still prefer to change Medicare to a system in which the government pays a fixed amount toward the cost of private health plans, or would you now prefer to keep Medicare as it is today?	<b>Should be changed: 24</b> Should continue as is: 68 Other/DK/Ref: 7
NBC News/ Wall Street Journal	3/31-4/4	1,000 adults	There is currently a proposal to change how Medicare would work so seniors being enrolled in the program ten years from now would be given a guaranteed payment called a voucher from the federal government to purchase a Medicare approved coverage plan from a private health insurance company. Do you think this is a good idea, a bad idea, or do you not know enough about this to have an opinion at this time?	<b>Good idea: 21</b> Bad idea: 22 No opinion: 56 Not sure: 1
After hearing arguments FOR and AGAINST change:			(READ TO ALL) Now thinking some more about this... Which of the following statements do you agree with more? SUPPORTERS of this proposal say the current Medicare system is financially unsustainable and this proposal will give seniors more health care choices while reducing costs by promoting greater competition in the health care system. OR: OPPONENTS of this proposal say the current Medicare system provides health insurance to seniors with much lower administrative costs and this proposal will result in less coverage and more out of pocket costs for seniors. (RESPONSE OPTIONS ROTATED)	<b>Supporters: 48</b> Opponents: 35 Mixed (vol.): 2 Not sure: 15
Bloomberg News	3/4-7	1,001 adults	I'm going to mention some areas of government spending where some groups are seeking dramatic changes or complete elimination... please tell me if you would favor or oppose substantial changes to the program. Replace Medicare with a system in which government vouchers would help participants pay for their own insurance	<b>Favor: 40</b> Oppose: 54 Not sure: 6

<sup>2</sup> A survey by Kaiser Family Foundation/Harvard School of Public Health used very similar question wording in a 1996 survey, and found almost identical results: 32 percent said Medicare should be changed, and 64 percent said it should remain as is.

<sup>3</sup> The KFF survey included a wording experiment in which half of the sample was read the question including the phrase "sometimes called a voucher," and the other half was read the question without this phrase. Results of the two half-samples are shown separately here, however there was no statistically significant difference between the two, and these results were combined in the main KFF survey report, with an overall result of 50 percent saying Medicare should be changed and 46 percent saying it should continue as it is today.

One poll question (from the NBC News/Wall Street Journal survey) differed greatly from the others in that it explicitly gave respondents the option to say they “do not know enough about this to have an opinion at this time,” while the other surveys accepted “don’t know” or “no opinion” as a valid response but didn’t offer it as part of the question wording. The NBC/WSJ survey (which was one of two surveys in this analysis that was conducted before Congressman Ryan’s plan was actually released), found a much larger share – over half the public – declining to offer an opinion in their initial question, perhaps illustrating a general lack of familiarity with this policy proposal among the public at this early stage of the debate.

Another variation is whether the question specifically mentioned that the changes to Medicare were proposed *as a way to reduce the federal deficit*. The question from CBS/NYT was the only one that specifically mentioned deficit reduction in the main question, and it found the most favorable result for changing the system (47 percent approve/41 percent disapprove), suggesting that support for proposed changes may be higher if respondents are thinking about them as a way to reduce the deficit. The KFF survey also found that arguments in favor of changing Medicare, including that it will “help reduce the federal budget deficit and save Medicare for future generations...” nudged up support from its initial level, further evidence that including language about deficit reduction in the question may lead to higher support.

Poll questions also varied in how both the current Medicare system and the proposed new system were described (see table below).

Organization	Description of current system	Description of proposed change	Results
CBS News/ New York Times	...a program in which the government pays doctors and hospitals for treating seniors...	...a program in which the government helps seniors purchase private health insurance...	<b>Approve: 47</b> Disapprove: 41 DK/No answer: 12
Washington Post/ABC News	...defined set of benefits for people over 65...	...people over 65 would receive a check or voucher from the government each year for a fixed amount they can use to shop for their own private health insurance policy...	<b>Should be changed: 34</b> Should remain as is: 65 No opinion: 2
Kaiser Family Foundation	...the government providing health insurance and guaranteeing the same set of benefits to everyone enrolled in the program...	...people choose their insurance from a list of private health plans that may offer different benefits at different premium amounts, and the government pays a fixed amount towards that cost...	<b>Should be changed: 49</b> Should continue as is: 49 Other/DK/Ref: 3
	...the government providing health insurance and guaranteeing the same set of benefits to everyone enrolled in the program...	...people choose their insurance from a list of private health plans that may offer different benefits at different premium amounts, and the government pays a fixed amount, <i>sometimes called a voucher</i> , towards that cost...	<b>Should be changed: 43</b> Should continue as is: 50 Other/DK/Ref: 7
NBC News/ Wall Street Journal	(no description of current system)	...seniors being enrolled in the program ten years from now would be given a guaranteed payment called a voucher from the federal government to purchase a Medicare approved coverage plan from a private health insurance company...	<b>Good idea: 21</b> Bad idea: 22 No opinion: 56 Not sure: 1
Bloomberg News	(no description of current system)	...a system in which government vouchers would help participants pay for their own health insurance...	<b>Favor: 40</b> Oppose: 54 Not sure: 6

The surveys by Post/ABC and Bloomberg News, which found the two lowest level of support for changing the system, both used the word “voucher” in their descriptions of the proposed new system (Post/ABC: “...people over 65 would receive a check or voucher from the government...”; Bloomberg: “...government vouchers would help participants...”). Some Republican leaders have shied away from using the term “vouchers” in describing their proposals, and it is possible that the word has a negative connotation for respondents and may drive support lower than with other question wording. However, KFF did a split sample experiment with and without the phrase “sometimes called a voucher” in the question, and found no statistically significant difference in responses between the two samples, suggesting that the word “voucher” alone is not a big driver of differences.

Polls also varied in how they described the way seniors would get or purchase their insurance under the proposed new system, including “shop for their own private health insurance policy...” (Post/ABC), “choose their insurance from a list of private health plans...” (KFF), and “purchase a Medicare approved coverage plan...” (NBC/WSJ). The CBS/NYT poll, which found support leaning in favor of changing the system, described the new plan as one in which the government “helps seniors purchase private health insurance,” and it’s possible that the word “helps” contributed to the relatively more favorable result in that survey. Bloomberg also used the word “help,” but other differences in the Bloomberg survey, including the fact that it was conducted in early March, before the media began more intensive coverage of the debate in Washington, may explain why the Bloomberg result differs from CBS/NYT.

The CBS/NYT poll also described the *current* Medicare system as one in which the government “pays doctors and hospitals for treating seniors,” while both the Post/ABC and KFF questions referenced “defined” or “guaranteed” benefits in the current system. The idea of guaranteed or defined benefits may have a more positive connotation for the public than a system of paying doctors and hospitals, which could also contribute to the relatively higher level of preference for keeping the current system in the latter two polls.

Three of the five surveys we looked at followed up the initial question with one or more questions in which respondents were read arguments on either side of the debate, including potential impacts of the proposed policy change and potential impacts of leaving Medicare as is. The results of these questions provide further evidence of the fact that the context, information, and potential impacts described in the question wording can have a big influence on the observed level of support for this type of proposal in any given survey question. Support for changing Medicare to a defined contribution program fell by roughly 20 percentage points in both the KFF and Post/ABC polls when initial supporters were read arguments against the proposed changes, and support for the proposal in the KFF poll rose 8 percentage points (to a slim majority) when those who initially opposed it were read arguments in favor of the proposal. The NBC/WSJ poll, in which more than half of respondents initially said they didn’t know enough to offer an opinion, found the public leaning towards supporters after arguments on both sides were read.

Organization	Initial Results	Argument	Results After Argument
<b>ARGUMENTS IN FAVOR OF KEEPING CURRENT MEDICARE SYSTEM/NOT CHANGING TO DEFINED CONTRIBUTION SYSTEM</b>			
Washington Post/ABC News	<b>Should be changed: 34</b> Should remain as is: 65 No opinion: 2	(READ TO THOSE WHO SAY MEDICARE SHOULD BE CHANGED) What if the cost of private insurance rises faster than the value of the vouchers, so seniors have to pay more of their own money for health insurance? In that case, would you support or oppose replacing Medicare with a voucher system?	<b>Should be changed: 14</b> Should remain as is: 84 No opinion: 2
Kaiser Family Foundation (v.1 and v.2 combined)	<b>Should be changed: 46</b> Should continue as is: 50 Other/DK/Ref: 4	(READ TO THOSE WHO SAY MEDICARE SHOULD BE CHANGED) Opponents of this change say it will eliminate traditional Medicare, put private insurance companies in charge of the health benefits people on Medicare receive, and cause seniors to pay more for their health care or get fewer benefits. After hearing this argument, would you still prefer to change Medicare to a system in which the government pays a fixed amount toward the cost of private health plans, or would you now prefer to keep Medicare as it is today?	<b>Should be changed: 24</b> Should continue as is: 68 Other/DK/Ref: 7
<b>ARGUMENT IN FAVOR OF CHANGING MEDICARE TO DEFINED CONTRIBUTION SYSTEM</b>			
Kaiser Family Foundation (v.1 and v.2 combined)	<b>Should be changed: 46</b> Should continue as is: 50 Other/DK/Ref: 4	(READ TO THOSE WHO SAY MEDICARE SHOULD BE KEPT AS IS) Those who want to change Medicare say it will help reduce the federal budget deficit and save Medicare for future generations by encouraging private health plans to compete for seniors’ business and allowing seniors to choose plans based on cost and quality. After hearing this argument, would you still prefer to keep Medicare as it is today, or would you now prefer changing it to a system in which the government pays a fixed amount toward the cost of private health plans?	<b>Should be changed: 54</b> Should continue as is: 39 Other/DK/Ref: 7
<b>ARGUMENTS ON BOTH SIDES</b>			
NBC News/Wall Street Journal	<b>Good idea: 21</b> Bad idea: 22 No opinion: 56 Not sure: 1	(READ TO ALL) Now thinking some more about this... Which of the following statements do you agree with more? SUPPORTERS of this proposal say the current Medicare system is financially unsustainable and this proposal will give seniors more health care choices while reducing costs by promoting greater competition in the health care system. OR: OPPONENTS of this proposal say the current Medicare system provides health insurance to seniors with much lower administrative costs and this proposal will result in less coverage and more out of pocket costs for seniors. (RESPONSE OPTIONS ROTATED)	<b>Supporters: 48</b> Opponents: 35 Mixed (vol.): 2 Not sure: 15

## CONCLUSION

There is often no “right” way to ask a poll question, and variations in question wording can make a big difference in observed levels of support for a given policy proposal. Two things, however, are clear from the analysis above. The first is a reminder that it is important not to place too much emphasis on the results of any single poll question, particularly when it comes to complex policy debates, the details of which are still largely unfamiliar to the public. In these cases, it is often helpful to look at the results of various questions asked in different ways in order to gain a more nuanced understanding of how the public might react as a debate unfolds. Secondly, while various polls indicate that initial public support for the proposal to change Medicare to a defined contribution system might range from softly in favor to strongly opposed, follow-up questions illustrate that arguments on both sides of the debate can have a big impact on public opinion. In Washington, the debate over whether and how to change Medicare as part of efforts to reduce the deficit is just beginning, and the various survey findings shown here suggest that whichever side does a better job getting its arguments across to the public may ultimately gain the upper hand, at least from a public opinion standpoint.

Additional copies of this publication (#8183) are available on the Kaiser Family Foundation’s website at [www.kff.org](http://www.kff.org).