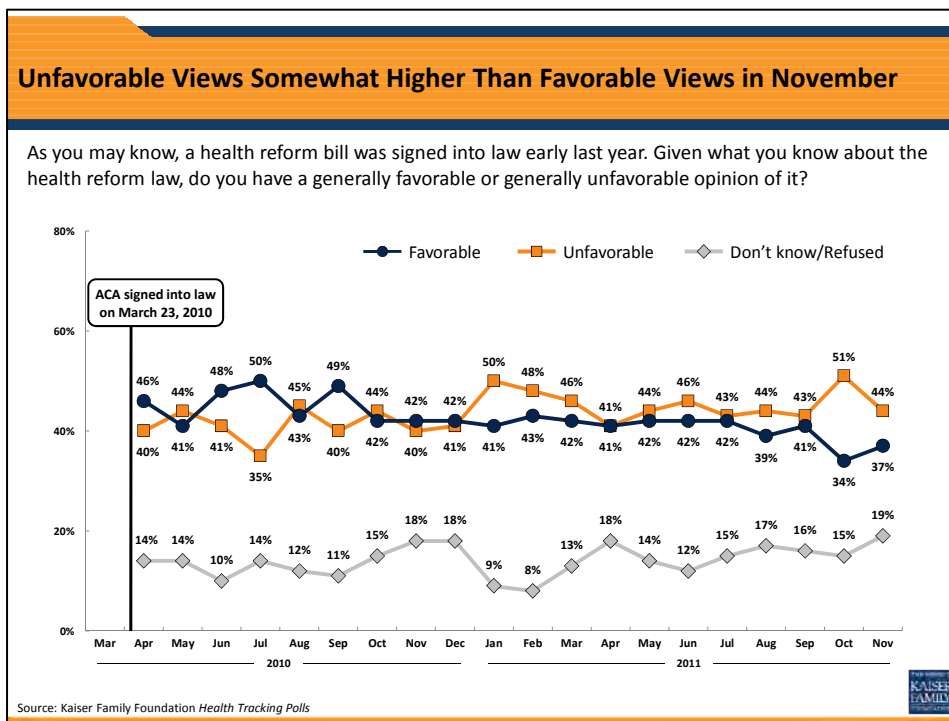


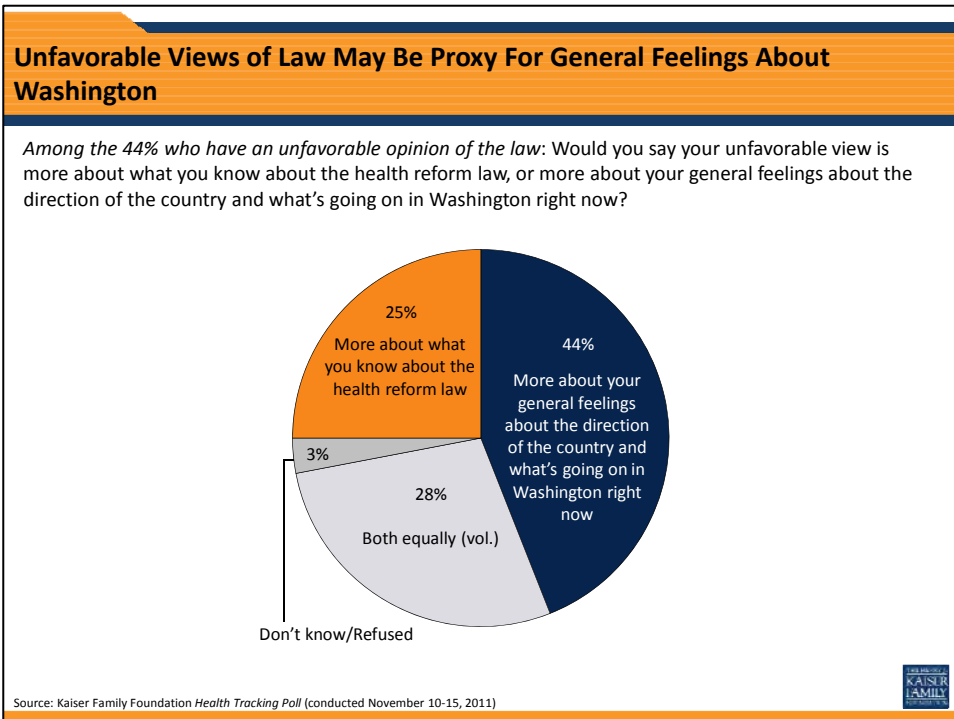
The share of the public with an unfavorable view of the health reform law declined between October and November, returning more to the split in opinion running along partisan lines we have seen in the past, but Americans overall remain somewhat more likely to have an unfavorable than a favorable view of the law. Still, more Americans want Congress to keep or expand the law than want to repeal it, and most of the law's individual provisions are quite popular, many on a bipartisan basis. Perhaps surprisingly, the most favorable element of the law is a requirement that insurance companies provide consumers with an easy-to-understand, short explanation of their benefits (the Department of Health and Human Services is writing regulations to implement the summary of benefits and coverage requirement now). The majority of the public says they haven't seen a lot of news coverage about the law in the last month, and those who have seen any coverage are more likely to say the tone has been mainly negative rather than positive, with that negative coverage mainly based on what Republican presidential candidates are saying about the law.

OVERALL VIEWS OF ACA REMAIN SOMEWHAT MORE NEGATIVE THAN POSITIVE

After taking a negative turn in October, the public's overall views on the Patient Protection and Affordable Care Act (ACA) moved in a more mixed direction this month, though Americans remain somewhat more likely to have an unfavorable view of the law (44 percent) than a favorable one (37 percent). Favorable views among Democrats, which dipped to 52 percent in October, bounced back up to 62 percent in November, while the large majority of Republicans (78 percent) continue to have an unfavorable view of the law. Like the public overall, independents tilt unfavorable (47 percent vs. 34 percent).



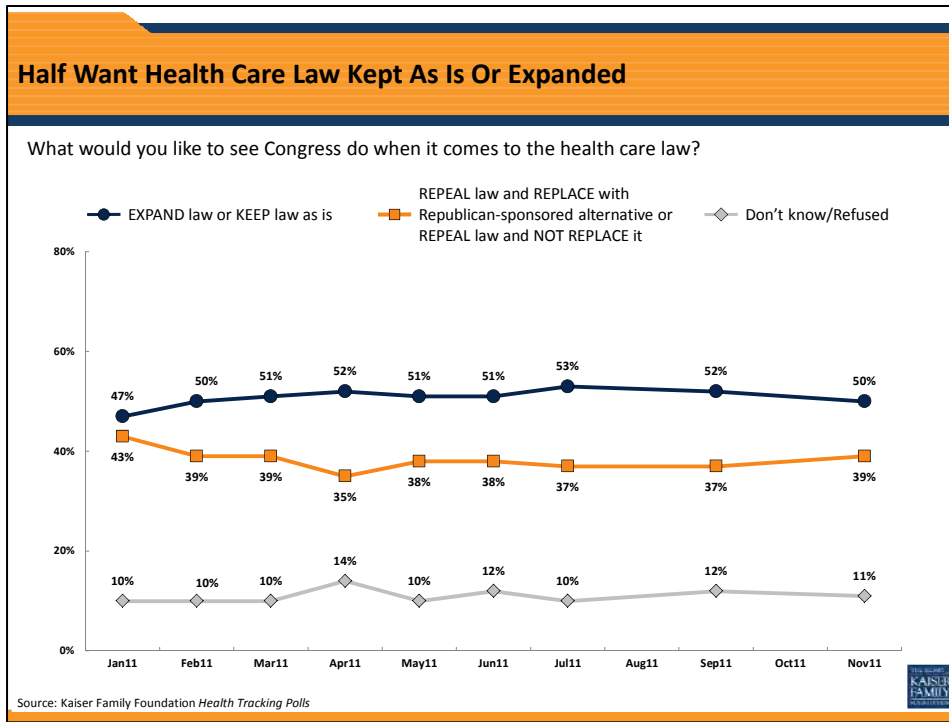
Unfavorable views of the health reform law may be a proxy for more general disillusionment with the state of the country and Washington politics. A plurality (44 percent) of those who view the law unfavorably say their negative view is more about their general feelings about the direction of the country and what's going on in Washington right now, while just a quarter say it's based on what they know about the law; another three in ten (28 percent) volunteer that it's equal parts of both.



When asked to describe in their own words why they like the law, the most common reason among those with a favorable view is expanded access to health care and insurance (57 percent), followed far behind by lower costs (11 percent). Opponents of the law are more divided in their reasons for disliking it, with concerns about the cost of the law (21 percent), the individual mandate (18 percent), and government overreach (16 percent) all at the top of the list.

IN THEIR OWN WORDS... (selected quotes from open-ended responses)	
Among the 37% who have a favorable opinion of the law: What is the main reason you have a FAVORABLE opinion of the health reform law?	Among the 44% who have an unfavorable opinion of the law: What is the main reason you have an UNFAVORABLE opinion of the health reform law?
<i>"Because my spouse is self-employed and not insured and [in] 2014 we might be able to afford health insurance"</i>	<i>"I think that it oversteps its bounds, the government shouldn't [be in] healthcare"</i>
<i>"Mainly because it gives health care to families; they stop insurance companies from throwing you off the plan due to a prior condition"</i>	<i>"I don't approve of mandatory health insurance, and if you don't have the money for it you shouldn't have to pay for it"</i>
<i>"I would like to see everybody have insurance and to help senior citizens"</i>	<i>"Because it causes more costs to the government and they are already over-run with costs"</i>
<i>"Everybody deserves health care"</i>	<i>"It's unconstitutional as heck and I don't think it's an appropriate law"</i>
<i>"Just because I want more affordable healthcare"</i>	<i>"It was rushed through. There are a lot of hidden things in it. I hope it's abolished"</i>
<i>"Even though it is only partially what Obama started with, it is a move in the right direction"</i>	<i>"For employers like myself I would be required to provide about \$2000 worth of coverage to all employees"</i>

Still, despite the fact that the public is more likely to view the law negatively than positively, half prefer that Congress expand the law (32 percent) or keep it as is (18 percent), while four in ten want it repealed and replaced with a Republican-sponsored alternative (15 percent) or repealed outright (24 percent). These shares have remained steady over much of the past year.



PUBLIC FAMILIARITY WITH LAW'S SPECIFICS IS MIXED

As we do periodically in Kaiser polls, the November survey assessed public familiarity with the law by asking Americans whether they thought 17 different provisions are included in the law or not. Overall, the results are mixed, with some elements recognized by large shares of the public as being included in the law, and other provisions about which substantial shares are unaware or unsure.

Topping the list of familiar elements, more than six in ten are aware that the law includes a requirement that large employers cover their workers, premium subsidies for individuals, tax credits for small businesses, an individual mandate, and a government-defined minimum benefits package. Somewhat smaller shares—but still about half or more—are aware of various other provisions including rate review, guaranteed issue, a requirement that plans provide easy-to-understand coverage summaries, Medicaid expansion, Medicare payroll tax increases, closing the Medicare doughnut hole, health plan decision appeals, and Medicare premium increases for higher earners. However, fewer than four in ten recognize that the law requires insurance companies that spend too little money on services and too much on administration and profits give their customers a rebate—the so-called “medical loss ratio” provision (38 percent), or that it eliminates co-pays and deductibles for many preventive services (36 percent).

Substantial shares also incorrectly believe the law does two specific things that it does not. More than half (56 percent) think the law includes a new government-run insurance plan to be offered along with private plans, and a third (35 percent) think it allows a government panel to make decisions about end-of-life care for people on Medicare.

PERCENT OF THE PUBLIC SAYING EACH ELEMENT IS OR IS NOT INCLUDED IN THE HEALTH REFORM LAW			
Elements That Are Included In The Law			
	Yes (correct)	No	Don't know
Employer mandate/penalty for large employers	65%	21%	13%
Subsidy assistance to individuals	64	30	6
Tax credits to small businesses	63	22	15
Individual mandate/penalty	62	27	11
Basic benefits package, defined by government	61	26	13
Rate review	59	24	17
Require easy-to-understand plan summaries	58	33	9
Guaranteed issue	58	31	11
Medicaid expansion	53	28	19
Increase Medicare payroll tax on wealthy	52	29	19
Health plan decision appeals	51	29	20
Gradually close Medicare "doughnut hole"	51	27	22
Increase Medicare premiums for wealthy	49	33	17
Medical loss ratio	38	42	20
No cost sharing for preventive services	36	50	14
Elements That Are <u>Not</u> Included In The Law			
	Yes	No (correct)	Don't know
New government run insurance plan to be offered along with private plans	56%	31%	13%
Allow a government panel to make decisions about end-of-life care for people on Medicare	35	53	12

Note: Question wording abbreviated. See topline for full question wording.

MOST INDIVIDUAL ELEMENTS OF THE LAW ARE POPULAR

The survey also finds that the individual elements of the law are quite popular and viewed favorably by a majority of the public, with the exception of the requirement for individuals to obtain health insurance or pay a fine (the individual mandate). Among the most popular elements, more than eight in ten (84 percent) have a favorable opinion of the law's requirement that health plans provide easy-to-understand benefit summaries, including six in ten who view this provision "very" favorably. Nearly half also have a very favorable opinion of the law's "guaranteed issue" provision (prohibiting health plans from denying coverage based on pre-existing conditions); closing the Medicare doughnut hole; tax credits for small businesses; and subsidy assistance for individuals. Majorities favor other provisions in the law, though fewer see each as "very" favorable. The exception is the individual mandate (including fines for those who don't comply), which more than six in ten (63 percent) view unfavorably.

As with the law overall, there are partisan differences in support for the individual provisions, with Democrats generally more likely than Republicans to have a favorable view of each, and independents somewhere in between. Still, nearly all the elements asked about in the survey were viewed favorably by at least half of independents (with the exception, again, of the individual mandate), and eight out of 15 provisions were viewed favorably by a majority of Republicans. The elements of the law with the highest levels of bi-partisan support include some insurance reforms (requiring plans to publish easy-to-understand summaries and allowing independent reviewer appeals) as well as small business tax credits.

PERCENT WHO SAY THEY HAVE A FAVORABLE VIEW OF EACH ELEMENT OF THE LAW, OVERALL AND BY PARTY ID					
	Very favorable	Very + Somewhat favorable			
	Total public	Total public	Dem	Ind	Rep
Require easy-to-understand plan summaries	60%	84%	88%	87%	76%
Guaranteed issue	47	67	81	63	57
Gradually close Medicare “doughnut hole”	46	74	86	73	63
Tax credits to small businesses	45	80	88	77	73
Subsidy assistance to individuals	44	75	88	76	51
Health plan decision appeals	37	74	82	70	70
Employer mandate/penalty for large employers	35	63	79	59	39
Medicaid expansion	34	69	86	70	47
Medical loss ratio	34	60	72	62	48
No cost sharing for preventive services	33	64	68	65	53
Rate review	31	66	78	66	51
Increase Medicare payroll tax on upper income	30	59	81	61	28
Increase Medicare premiums for higher income	24	57	71	54	36
Basic benefits package, defined by government	24	53	73	49	31
Individual mandate/penalty	16	35	53	29	17

Note: Question wording abbreviated. See topline for full question wording.

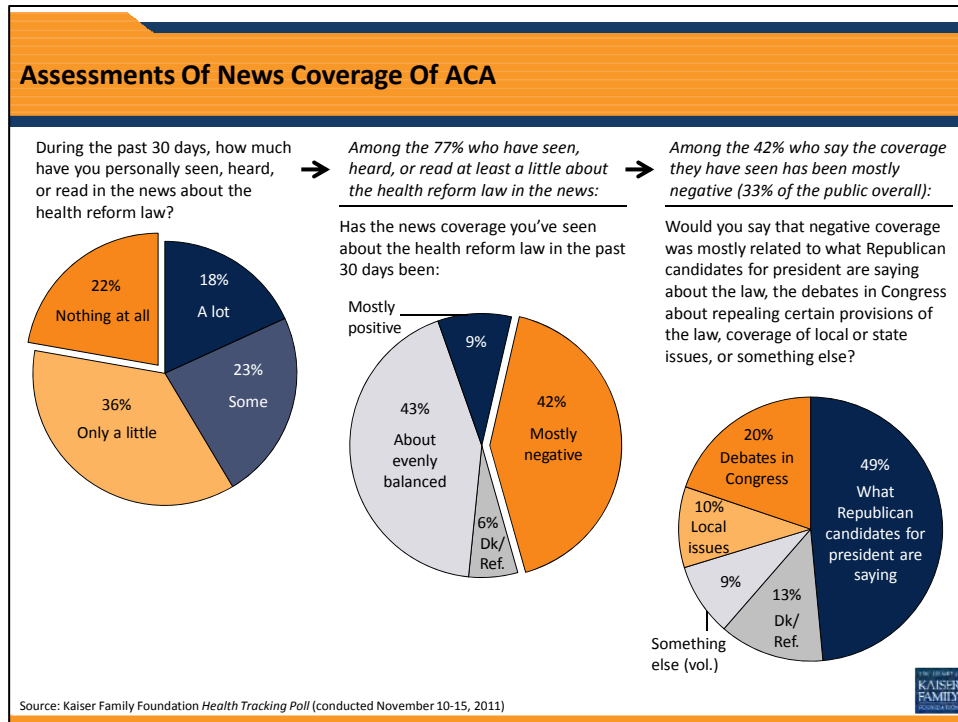
Some of the law’s most popular elements are those which smaller shares of the public recognize as being included, suggesting that increased familiarity with these provisions could potentially boost support for the law overall. For example, about four in ten are unaware that the law requires health plans to produce straightforward benefits summaries, though this was the most popular provision overall, viewed very favorably by six in ten Americans. And the least well-known provisions, eliminating cost-sharing for preventive services and the medical loss ratio requirement, are each favored by at least six in ten, including a third who see each as “very” favorable.

SOME POPULAR ELEMENTS THAT ARE LESS WELL-KNOWN			
	Yes, Law will do this	Very favorable	Very + Somewhat favorable
Require easy-to-understand plan summaries	58%	60%	84%
Tax credits for small businesses	63	45	80
Gradually close Medicare “doughnut hole”	51	46	74
Health plan decision appeals	51	37	74
No cost-sharing for preventive services	36	33	64
Medical loss ratio	38	34	60

Note: Question wording abbreviated. See topline for full question wording.

MOST SEE NEWS COVERAGE OF LAW AS NEGATIVE OR BALANCED

Just about four in ten Americans say they have seen at least “some” news coverage related to the ACA in the past month (including 18 percent who have heard “a lot”), while the majority says they have seen “only a little” or “nothing at all.”¹ Among the 77 percent who have seen at least a little coverage, most say that coverage has been about evenly balanced (43 percent) or mainly negative (42 percent), while just 9 percent say it has been mostly positive. Individuals’ own views of the law do not appear to impact their assessment of the general tone of news coverage—those with favorable views are just as likely as those with unfavorable views to say the coverage they’ve seen has been mostly negative or evenly balanced, and few in either group see it as mostly positive.



In the public’s view, negative coverage has mainly emanated from reporting on the Republican presidential campaign. Roughly half of those who’ve seen mostly negative coverage of the law (representing 16 percent of the public overall) say it has been mostly related to what Republican presidential candidates are saying about the ACA, while smaller shares say the coverage has been about Congressional debates over repealing provisions of the law, coverage of local and state issues, or some other topic.

¹ Most of the survey’s interviews (80 percent) were conducted before the November 14th announcement by the Supreme Court that it will hear the case challenging the constitutionality of the ACA’s individual mandate. Our analysis indicates no change in the public’s assessment of news coverage based on whether they were interviewed before or after the announcement.

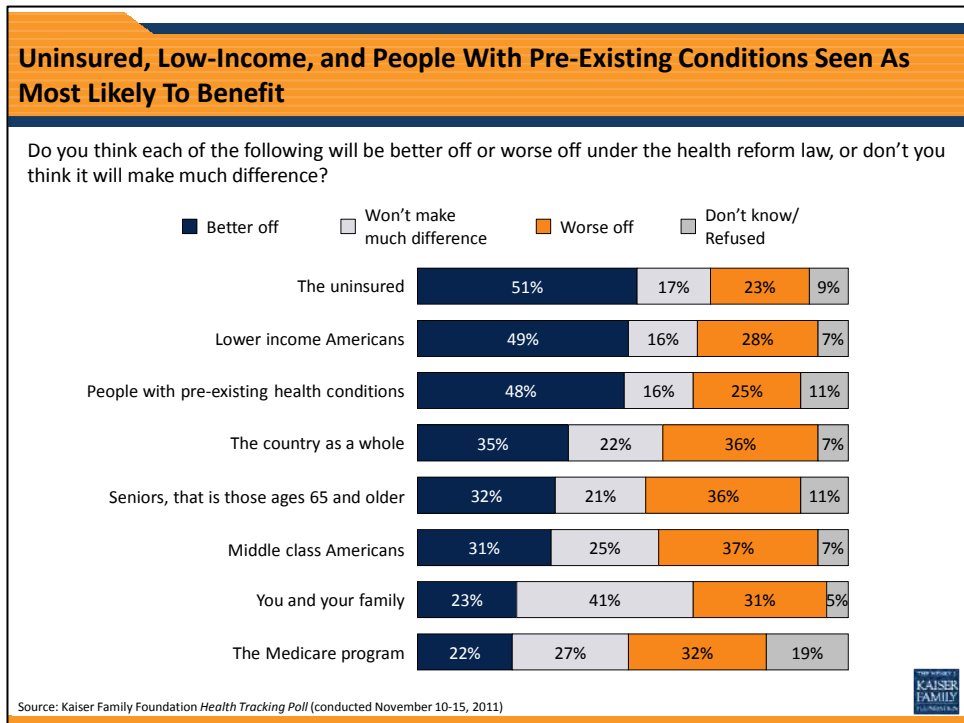
AMERICANS CONTINUE TO SEE MOST BENEFIT FOR THE UNINSURED, LOWER-INCOME, AND THOSE WITH PRE-EXISTING CONDITIONS

About half the public thinks the uninsured, those with lower incomes, and those with pre-existing health conditions will be better off under the health reform law, while they are more split as to whether seniors and the country as a whole will do better or worse. When it comes to middle-class Americans and the Medicare program, somewhat higher shares expect them to be worse off than better off.

On a more personal level, a plurality (41 percent) don't expect their own families to be impacted by the law, while about three in ten (31 percent) expect to do worse and just under a quarter (23 percent) expect to benefit. Still, more than half (55 percent) say they don't feel they have enough information about the law to understand how it will impact them personally.

A small group of Americans believe they have already been impacted by the law, some positively and some negatively. Overall, 11

percent say they or their family has benefited from the law in some way, with most popular reasons among this group being improved benefits or access to health care (38 percent), extension of dependent coverage (25 percent), and lower costs (12 percent). Eighteen percent say they have been negatively affected, with higher costs (60 percent) dominating the list of reasons.



IN THEIR OWN WORDS... BENEFITS AND HARM (selected quotes from open-ended responses)	
Among the 11% who say they have personally benefitted from the health reform law: In what ways would you say you have benefited from the health reform law?	Among the 18% 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?
"A member of our family has MS and now she will get more coverage as previously she was trying to get long term health insurance and was denied at that time"	"The price of our health insurance – they raised our rates and we can't [find] insurance that has a reasonable deductible and the changes in the requirements have made our insurance go up"
"My brother can now stay on my parents insurance longer"	"My healthcare costs went up to \$60 a month"
"We get benefits we didn't have before"	"They cut back programs for me"
"A concerted effort to bring down the cost of prescription drugs"	"It's requiring me to take insurance I don't want and don't need"

Methodology

This *Kaiser Health Tracking Poll* was designed and analyzed by public opinion researchers at the Kaiser Family Foundation led by Mollyann Brodie, Ph.D., including Liz Hamel, Sarah Cho, and Theresa Boston. The survey was conducted November 10-15, 2011, among a nationally representative random sample of 1,209 adults ages 18 and older. Telephone interviews conducted by landline (704) and cell phone (505, including 285 who had no landline telephone) were carried out in English and Spanish by Princeton Survey Research Associates.

The margin of sampling error for results based on the full sample is plus or minus 3 percentage points. For results based on subgroups, the margin of sampling error may be higher. Note that sampling error is only one of many potential sources of error in this or any other public opinion poll.

The full question wording and methodology of the poll can be viewed online at <http://www.kff.org/kaiserpolls/8259.cfm>.

This publication (#8259-F) is available on the Kaiser Family Foundation's website at www.kff.org.