

AMERICANS' VIEWS ON THE PERSONAL IMPACT OF THE ACA AND THE SUPREME COURT'S DECISION

In March, almost at the same time as the Affordable Care Act (ACA) marks its second anniversary, the Supreme Court is hearing cases challenging the constitutionality of parts of the law. While these events are milestones for those closely tracking the law's progress and implementation, the March Kaiser Health Tracking Poll found that many Americans feel like they do not have enough information about the law to understand how it will affect them and are not yet paying close attention to the Supreme Court case. Possibly as a result, a relatively small share thinks the Supreme Court's decision will have a lot of impact on their family (28 percent). At the same time, the public is divided as to whether the law overall will leave their own families better off (26 percent), worse off (33 percent), or if it won't make much difference (34 percent). Because certain groups of the population, such as the uninsured and those with modest incomes, stand to benefit more than others from the law's provisions, particularly the Medicaid expansion and subsidies to purchase coverage, this Data Note examines people's impressions of how the law and the Court case will affect them, focusing primarily on those groups that are in the position to receive the greatest benefits. For the most part, those that stand to benefit most are not more likely than others to expect to be better off under the law, or to feel that the Supreme Court's decision will have a major impact on their own families.

MEDICAID EXPANSION AND SUBSIDIES TARGET LOWER INCOME AND THE UNINSURED

The provisions of the Affordable Care Act that will do the most to expand access when the law is fully implemented in 2014 are the subsidies for lower and moderate income people to purchase health insurance and the Medicaid expansion that broadens program eligibility to all lower income Americans. But, those that are currently uninsured are not more likely than those with insurance to say that the ACA will make their families better off (32 percent and 25 percent) or that the Supreme Court's decision will affect them a lot (33 percent and 27 percent). In terms of income, those in households earning less than \$40,000 per year are somewhat more likely than those with higher incomes to say their families will be better off under the law, and less likely to feel they'll be worse off. However, there is no difference by income in the share who think the Supreme Court decision will have a big impact on their own lives. This may be because these are both provisions that take effect in 2014, and those with lower incomes and the uninsured may not yet be aware that their access to health insurance will be expanded under the law.

	Do you think you and your family will be better off or worse off under the health reform law, or don't you think it will make much difference?			How much impact do you think the Supreme Court's decision on the case challenging parts of the health care law will have on you and your family?			
	Better off	Worse off	No difference	A lot	Some	Not much	No impact
TOTAL	26%	33%	34%	28%	36%	18%	13%
INSURANCE STATUS (Less than 65 years old)							
Uninsured	32	27	32	33	32	14	16 ^a
Insured	25	32	37	27	38	19	11
ANNUAL HOUSEHOLD INCOME							
Less than \$40,000	30 ^b	22 ^{b,c}	39 ^b	28	36	18	14
\$40,000-\$89,999	22	43	29	28	39	17	11
\$90,000 or more	25	37	36	27	36	19	13

^a Statistically significant difference from the insured (p<0.05).

^b Statistically significant difference from those whose annual household income is between \$40,000 and \$89,999 (p<0.05).

^c Statistically significant difference from those whose annual household income is \$90,000 or more (p<0.05).

MARKET REFORMS CHANGE YOUNG ADULT ELIGIBILITY AND PROHIBIT PRE-EXISTING CONDITION EXCLUSIONS

One of the parts of the law that has already been implemented is the provision that allows young adults to remain on their parent's private health insurance policy up to age 26. Despite this, 28 percent of younger adults (age 18-29) say they will be better off under the law, a similar share as older adults. If the Supreme Court rules the law unconstitutional, it is unclear what would happen to the parts of the law that have already been implemented, however young adults again are no different than older adults in their views on whether the Court's decision will affect them a lot.

Changes to the private health insurance market also will restrict insurers from denying coverage to a person with a pre-existing health condition, but people who report that at least one person in their household has a pre-existing condition are not more likely to expect their family to be better off under the ACA than those who do not have a person with a pre-existing condition in their household (25 percent and 28 percent).

	Do you think you and your family will be better off or worse off under the health reform law, or don't you think it will make much difference?			How much impact do you think the Supreme Court's decision on the case challenging parts of the health care law will have on you and your family?			
	Better off	Worse off	No difference	A lot	Some	Not much	No impact
TOTAL	26%	33%	34%	28%	36%	18%	13%
AGE							
18-29	28	26 ^{a,b}	37	28	36	20	12
30-49	28	28 ^{a,b}	38 ^b	27	38	16	11
50-64	22	39	33	28	36	18	13
65 or older	29	38	29	26	33	17	16
PRE-EXISTING CONDITION							
Anyone in household	25	34	34	28	37	15 ^c	13
No one in household	28	31	36	27	36	21	12

^a Statistically significant difference from age 50-64 (p<0.05).

^b Statistically significant difference from age 65 or older (p<0.05).

^c Statistically significant difference from those living in a household where no one has a pre-existing condition (p<0.05).

VIEWS OF THE LAW AND PARTY IDENTIFICATION INFLUENCE OPINION OF LAW'S PERSONAL IMPACT

As we have seen since passage, the public's overall opinion of the law and political preferences often color their opinion on the law's provisions and its impacts. Over half (54 percent) of people who have a favorable view of the law say the ACA will make them better off, while 70 percent of those who dislike the law feel it will have a negative impact on their family. Democrats, who are much more likely to favor the law, are also more apt to say the law will make them and their families better off (45 percent), while a majority (62 percent) of Republicans feel they'll be worse off under the law. Interestingly, those with an unfavorable view of the law are more likely than those with a favorable view to feel the Supreme Court's decision will have a big impact on their family, as are Republicans compared with Democrats.

	Do you think you and your family will be better off or worse off under the health reform law, or don't you think it will make much difference?			How much impact do you think the Supreme Court's decision on the case challenging parts of the health care law will have on you and your family?			
	Better off	Worse off	No difference	A lot	Some	Not much	No impact
TOTAL	26%	33%	34%	28%	36%	18%	13%
PARTY ID							
Democrat	45 ^{a,b}	9 ^{a,b}	43 ^{a,b}	23 ^b	39	18	14
Independent	24 ^b	34 ^b	33	26	38	18	13
Republican	6	62	27	33	34	18	10
ACA FAVORABILITY							
Favorable	54 ^c	5 ^c	39 ^c	24 ^c	40 ^c	16	15 ^c
Unfavorable	3	70	24	36	33	17	10

^a Statistically significant difference from Independents (p<0.05).

^b Statistically significant difference from Republicans (p<0.05).

^c Statistically significant difference from those with an unfavorable opinion of the ACA (p<0.05).

In general, perception of the law's personal benefits and the impact of the Supreme Court decision are mostly tied to people's view of the law and not to whether they belong to one of the groups most likely to benefit from the law. These findings suggest that, with the exception of those with lower incomes, the benefits of the law's Medicaid expansion, subsidies, and market reforms have not yet broken through to those who will be most affected by these changes, or that the things that they fear about the law overwhelm their calculation of its benefits.

METHODOLOGY

This analysis is based on the March Kaiser Health Tracking Poll, designed and analyzed by public opinion researchers at the Kaiser Family Foundation and conducted February 29 – March 5, 2012 among a nationally representative random digit dial telephone sample of 1,208 adults ages 18 and older, living in the United States, including Alaska and Hawaii. Interviews conducted by landline (704) and cell phone (504, including 279 who had no landline telephone) were carried out in English and Spanish by Braun Research, Inc. under the direction of Princeton Survey Research Associates International (PSRAI). The combined landline and cell phone sample was weighted to balance the sample demographics to match Census estimates for the national population on sex, age, education, race, Hispanic origin, nativity (for Hispanics only), region, and telephone usage. All statistical tests of significance account for the effect of weighting. The margin of sampling error including the design effect 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/8285.cfm>.

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