

KAISER FAMILY FOUNDATION/HARVARD UNIVERSITY

# **Survey of Americans' Views on the Consumer Protection Debate**

**KAISER FAMILY FOUNDATION/HARVARD UNIVERSITY SURVEY OF AMERICANS' VIEWS  
ON THE CONSUMER PROTECTION DEBATE**

**National Topline**

**INTRODUCTION:** Hello, my name is \_\_\_\_\_ and I'm calling for Princeton Survey Research. We're taking an important national opinion survey about issues in the news. The survey will only take a few minutes.

I'd like to ask a few questions of the YOUNGEST MALE age 18 or older, who is now at home. **(IF NO MALE AT HOME NOW:** Then, may I speak with the OLDEST FEMALE age 18 or older who is now at home) **(REPEAT INTRODUCTION IF RESPONDENT DID NOT ANSWER THE TELEPHONE.)**

D1. **RECORD RESPONDENT'S SEX:**

47     Male  
53     Female  
100

NOTE: Unless otherwise noted, trends used in this topline are from the Kaiser/Harvard National Survey of Americans' Views on Managed Care, interviewing dates: August 22 - September 23, 1997, n=1204. This survey was designed and analyzed by staff at the Kaiser Family Foundation and Harvard University and carried out by Princeton Survey Research Associates.
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1. To begin, please tell me how much government regulation you think is needed to protect consumers' interests in some different areas. (First,) in general, how much government regulation is needed to

protect consumers= interests in the area of...(INSERT--READ AND ROTATE)? Would you say a lot, some, very little, or none?

***Based on Form 1 respondents only:***

		<u>A Lot</u>	<u>Some</u>	<u>Very Little</u>	<u>None</u>	<u>Don=t Know/ Refused</u>		<u>n</u>
a.	Airline safety							
	Current:	65	23	6	4	2	=100	(604)
	12/97 <sup>1</sup> :	61	30	5	1	3	=100	(600)
b.	Automobile safety							
	Current:	51	35	9	3	2	=100	(604)
	12/97:	44	42	9	3	2	=100	(600)
c.	Food safety							
	Current:	62	26	7	3	2	=100	(604)
	12/97:	64	29	4	1	2	=100	(600)
d.	Environmental hazards							
	Current:	60	26	8	3	3	=100	(604)
	12/97:	57	32	6	2	3	=100	(600)
e.	Health plans and health insurance							
	Current:	50	30	13	6	1	=100	(604)
	12/97:	46	37	9	5	3	=100	(600)

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<sup>1</sup> Trends from the Kaiser/Harvard Survey of Americans' View of Consumer Protections in Managed Care, Interviewing dates: December 12-30, 1997, n=1204. This survey was designed and analyzed by staff at the Kaiser Family Foundation and Harvard University and carried out by Princeton Survey Research Associates.

2. Thinking ahead to the November election for Congress in your district, how much of a factor will each of the following issues be in deciding which candidate you'll vote for. Will a candidate's position on **(INSERT ITEM. ROTATE LIST.)** be the most important factor in your decision, one of many factors you'll consider, or not a factor? What about the candidate's position on ...

*Based on Form 2 respondents only n=596.*

		<u>Most Important Factor</u>	<u>One of Many Factor</u>	<u>Not A Factor</u>	<u>Don't Plan/ Not Eligible To Vote (Vol.)</u>	<u>Don't Know/ Refused</u>	
a.	Education and the public schools	47	41	7	3	2	=100
b.	Social Security	40	48	8	3	1	=100
c.	Regulating HMOs and other managed care plans	34	46	16	2	2	=100
d.	Tobacco legislation	17	39	38	3	3	=100
e.	Medicare	34	47	16	2	1	=100
f.	Taxes	42	46	8	3	1	=100
g.	Campaign finance reform	15	45	33	3	4	=100

3. Next, I'd like your opinion of the job some different groups are doing in serving the needs of health care consumers. In answering, please consider everything that might be important to consumers, including quality, cost and convenience.

First, in general, do you think **(INSERT ITEM. ROTATE LIST)** are doing a good job or a bad job in serving health care consumers? Next, do you think... **(INSERT NEXT ITEM)** are doing a good job or a bad job ?

		<u>Good Job</u>	<u>Bad Job</u>	<u>Mixed</u>	<u>Don=t Know/ Refused</u>	
a.	HMOs, or Health Maintenance Organizations					
	Current:	30	42	17	11	=100
	9/97:	36	25	12	27	=100
b.	Hospitals					
	Current:	58	18	20	4	=100
	9/97:	61	18	15	6	=100
c.	Managed care health plans					
	Current:	30	36	18	16	=100
	9/97:	34	21	13	32	=100
d.	Pharmaceutical or drug companies					
	Current:	56	24	14	6	=100
	9/97:	62	20	11	7	=100
e.	Health insurance companies					
	Current:	36	40	19	5	=100
	9/97:	44	32	16	8	=100

4. You said you think HMOs do a **(INSERT RESPONSE FROM Q.3a-- good job/bad job)** of serving consumers. What is the MAIN reason you feel this way? Is it your own experience with an HMO; what you've learned from friends and family; or what you've seen or heard on television, in newspapers or other media?

*Based on all who say HMOs do a good job: n=335*

*Based on all who say HMOs do a bad job; n=523*

<u>Good Job</u>	<u>Bad Job</u>		<u>Good Job</u>	<u>Bad Job</u>
			<u>9/97</u>	<u>9/97</u>
56	43	Own experience	49	42
28	34	Friends and family	29	32
12	17	TV, newspapers or other media	17	18
2	5	Other (VOL.)	2	6
<u>2</u>	<u>1</u>	Don=t know/refused	<u>3</u>	<u>2</u>
100	100		100	100
			(n=438)	(n=295)

5. You said you think managed care plans do a **(INSERT RESPONSE FROM Q.3c-- good job/bad job)** of serving consumers. What is the MAIN reason you feel this way? Is it your own experience with a managed care plan; what you've learned from friends and family; or what you've seen or heard on television, in newspapers or other media?

*Based on all who say Managed Care plans do a good job: n=336*

*Based on all who say Managed Care plans do a bad job; n=441*

<u>Good Job</u>	<u>Bad Job</u>		<u>Good Job</u>	<u>Bad Job</u>
			<u>9/97</u>	<u>9/97</u>
49	37	Own experience	35	39
27	35	Friends and family	32	32
18	18	TV, newspapers or other media	24	22
3	6	Other - (VOL.)	4	4
<u>3</u>	<u>4</u>	Don=t know/refused	<u>5</u>	<u>3</u>
100	100		100	100
			(n=402)	(n=264)

6. Now I'm going to read a list of some stories covered by news organizations in the last month. As I read each one, tell me if you happened to follow this news story very closely, fairly closely, not too closely, or not at all closely. (First,) how closely did you follow stories about...

		<u>Very Closely</u>	<u>Fairly Closely</u>	<u>Not Too Closely</u>	<u>Not At All Closely</u>	<u>Don=t Know/ Refused</u>	
a.	The 1998 World AIDS Conference in Geneva, Switzerland	8	14	27	50	1	=100
b.	Debate over consumer protection legislation for people covered by HMOs and other managed care health plans	16	33	25	25	1	=100
c.	The television ad campaign announced by the Clinton administration and the Partnership for a Drug Free America that is aimed at reducing teenage drug use	23	35	21	20	1	=100
d.	The shooting at the Capitol building in Washington in which two police officers were killed	49	32	12	7	*	=100
e.	A Clinton administration proposal to give medical identification numbers or Ahealth identifiers≡ for all Americans to create a national database of medical records	20	22	25	31	2	=100
f.	The investigation into allegations of sexual misconduct against Bill Clinton	45	26	17	11	1	=100
g.	President Clinton's forums on the future of Social Security	27	31	23	18	1	=100

Now I'm going to ask a few more questions about recent health-related news stories. Not everyone will have heard about them. If I mention something you're not familiar with, just say so and I'll go to the next question. . .

7. There have been stories in the news lately about whether Congress should pass laws to make sure people get the care they need from HMOs and other managed care plans. From what you've seen or heard, has Congress passed a law to protect the rights of consumers in managed care plans?

16 Yes, passed a law to protect consumer rights  
 48 No, hasn't passed a law to protect consumer rights  
36 Don't Know/Refused  
 100

8. From what you've heard or read, do people in this country have the right to sue an HMO or managed care plan if the plan inappropriately denied services or treatments, or not?

55 Yes, have the right to sue  
 23 No, do not  
22 Don't Know/Refused  
 100

9. Researchers, doctors and advocates gathered at the 1998 World AIDS Conference held last month in Switzerland to discuss the epidemic and share new information. Please tell me if you remember seeing or hearing any news reports from the conference about each of the following topics. (First), **(READ AND ROTATE ITEMS)** did you see or hear any news reports that...

		Yes, Heard or Saw This	No, Didn't Hear or See This	Don't Know/ Refused	
a.	AIDS is still spreading rapidly in developing countries	64	33	3	=100
b.	New AIDS treatments are not as effective as originally hoped	40	54	6	=100
c.	A vaccine for HIV, the virus that causes AIDS, is now available	43	57	-	=100
d.	Breast feeding has been identified as a significant risk factor for transmitting HIV from mother no child	28	67	5	=100



10. National bipartisan commissions are sometimes created to study national problems and make recommendations to the President and Congress. As far as you know, is there such a commission now studying the future of Medicare, or not?

***Based of Form 1 respondents only: n=604***

31	Yes, there is a commission studying Medicare
25	No, there is not a commission studying Medicare
41	Don=t know if there is a commission
<u>3</u>	Refused
100	

11. How closely, if at all, have you been following news stories about the work of a national bipartisan commission studying the future of Medicare? Have you been following news about the commission=s work...

***Based on Form 2 respondents only: n=596***

7	Very closely
18	Fairly closely
30	Not too closely, OR
44	Not at all closely?
<u>1</u>	Don=t know/Refused
100	

12. Are you, yourself, now covered by any form of health insurance or health plan, including any government program such as (Medicare or Medicaid?)

<u>Current</u>		<u>9/97</u>
78	Yes	82
21	No	17
<u>1</u>	Don=t Know/Refused	<u>1</u>
100		100

**Questions 13-19 are based on those who are insured; n=953**

13. Thinking about your MAIN source of health coverage... Are you insured through your employer, through someone else's employer, or NOT through an employer?
14. Do you personally buy your health insurance, or not?

Source of health coverage

71	Total employer-provided
48	Own employer
23	Someone else=s employer
28	Total non-employer provides
14	Self-purchased
14	Not self-purchased
*	Don=t know is self-purchased
<u>1</u>	Don=t know/Refused
100	

15. Based on all your experience with your current health insurance plan, we=d like you to grade the plan=s performance. If A means excellent, B good, C average, D poor and F failing, what letter grade would you give to your health plan?

<u>Current</u>	<u>12/97<sup>2</sup></u>	<u>9/97</u>
31 A -- excellent	30	28
39 B -- good	42	43
20 C -- average	19	19
5 D -- poor	4	6
2 F -- failing	2	1
2 Not with plan long enough to rate (VOL.)	2	2
<u>1</u> Don=t Know/Refused	<u>1</u>	<u>1</u>
100	100	100
	(n=994)	(n=991)

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<sup>2</sup> Trends from the Kaiser/Harvard Survey of Americans' View of Consumer Protections in Managed Care, Interviewing dates: December 12-30, 1997, n=1204. This survey was designed and analyzed by staff at the Kaiser Family Foundation and Harvard University and carried out by Princeton Survey Research Associates.

**Questions 16-19 based on those under 65 who are insured; n=754**

16. Now, I'm going to ask you about some of the characteristics of your current health insurance plan. Some plans charge less if you choose your doctor from a list, but make you pay more if you go to a doctor not on the list. Does your plan work this way, or not?

58	Yes
36	No
<u>6</u>	Don't Know/Refused
100	

17. Some plans require you to sign up with a specific primary care doctor or group of doctors who provide all your routine health care. Does your plan work this way, or not?

52	Yes
42	No
<u>6</u>	Don't Know/Refused
100	

18. Some plans require you to have approval or a referral before they will pay for any of your costs for visiting a doctor who is not in the plan. Does your plan work this way, or not?

54	Yes
37	No
<u>9</u>	Don't Know/Refused
100	

19. Some plans require you to have a referral by a primary care doctor before you can see a medical specialist. Does your plan work this way, or not?

58	Yes
33	No
<u>9</u>	Don't Know/Refused
100	

20. Now I=d like your views on HMOs and other managed care plans in general, regardless of whether you are personally in managed care. During the past few years, do you think HMOs and other managed care plans have...

***Based on Form 1 respondents only: 604.***

- a1. Made it easier or harder for people who are sick to see medical specialists?

<u>Current</u>		<u>9/97</u>
23	Easier	25
62	Harder	59
3	No effect (VOL.)	4
<u>12</u>	Don=t Know/Refused	<u>12</u>
100		100
		(n=1204)

***Based on Form 2 respondents only: n=596***

- a2. Made it easier or harder for people to get care in general?

<u>Current</u>	
29	Easier
53	Harder
6	No effect (VOL.)
<u>12</u>	Don=t Know/Refused
100	

***Based on Form 1 respondents only: n=604***

- b1. Increased or decreased the quality of health care for people who are sick?

<u>Current</u>		<u>9/97</u>
25	Increased	32
50	Decreased	51
8	No effect (VOL.)	7
<u>17</u>	Don=t Know/Refused	<u>10</u>
100		100
		(n=605)

***Based on Form 2 respondents only: n=596***

b2. Increased or decreased the quality of health care for patients?

<u>Current</u>		<u>9/97</u>
23	Increased	32
56	Decreased	45
8	No effect (VOL.)	8
<u>13</u>	Don=t Know/Refused	<u>15</u>
100		100
		(n=599)

c. Made it easier or harder to get preventive services such as immunizations, health screenings, and physical exams?

<u>Current</u>		<u>9/97</u>
40	Easier	46
35	Harder	31
10	No effect (VOL.)	8
<u>15</u>	Don=t Know/Refused	<u>15</u>
100		100

d. Helped keep health care costs down, or haven=t made much difference?

<u>Current</u>		<u>9/97</u>
21	Helped	28
59	Haven=t made much difference	55
8	Made costs go up (VOL.)	5
<u>12</u>	Don=t Know/Refused	<u>12</u>
100		100

e. Increased or decreased the amount of time doctors spend with their patients?

<u>Current</u>		<u>9/97</u>
14	Increased	16
64	Decreased	61
8	No effect (VOL.)	9
<u>14</u>	Don=t Know/Refused	<u>14</u>
100		100

21. If you were sick, how worried would you be that your HEALTH PLAN would be more concerned about saving money than about what is the best treatment for you? Would you be...

***Based on those who are insured; n=953***

<u>Current</u>	<u>9/97</u>
33 Very worried	18
26 Somewhat worried	29
17 Not too worried, OR	21
22 Not at all worried?	30
<u>2</u> Don't Know/Refused	2
100	100
	(n=991)

22. In the past few years, have you, or has someone you know, had an HMO or other managed care plan DENY treatment or payment for something a doctor recommended?

30 Yes
65 No
<u>5</u> Don't know/Refused
100

23. In general, do you think the news media has been fair or unfair in its coverage of HMOs and other managed care plans?

<u>Current</u>	<u>9/97</u>
53 Fair	54
20 Unfair	19
10 Mixed/Some fair, some unfair (VOL.)	11
<u>17</u> Don't Know/Refused	<u>16</u>
100	100

24. Recently, there have been some proposals in Congress to regulate and establish rules health insurance plans must follow in order to protect consumers. In the past few months, have you seen or heard any advertisements on television, in newspapers, or other media about this proposed legislation to regulate health plans and protect consumers? This would include ads opposing this legislation as well as ads in favor of it.

***Based on Form 1 respondents only; n=604***

<u>Current</u>	<u>5/98<sup>3</sup></u>
41 Yes, aware of ads	23
55 Not aware of ads	70
<u>4</u> Don=t Know/Refused	<u>7</u>
100	100

25. Recently, there have been some proposals in Congress to regulate HMOs and managed care plans and establish rules plans must follow in order to protect consumers. In the past few months, have you seen or heard any advertisements on television, in newspapers, or other media about this proposed legislation to regulate HMOs and managed care plans and protect consumers? This would include ads opposing this legislation as well as ads in favor of it.

***Based on Form 2 respondents only; n=596***

41 Yes, aware of ads
52 Not aware of ads
<u>7</u> Don=t Know/Refused
100

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<sup>3</sup> Trend from the April/May 1998 Kaiser/Harvard Health News Index, interviewing dates: April 17 -27, 1998, n=1201. This survey was designed and analyzed by staff at the Kaiser Family Foundation and Harvard University and carried out by Princeton Survey Research Associates.

26. Were the ads you saw or heard mostly in favor of the legislation or mostly opposed to it?

41	Total aware of ads
23	Mostly ads in favor
10	Mostly ads opposed
3	Half in favor/half oppose
5	Don=t favor/opposed ratio
54	Not aware of ads
<u>5</u>	Don=t know/refused
100	

27. Has what you=ve seen or heard in these ads made you more likely or less likely to support such consumer protection legislation -- or have these ads not had much effect either way?

<u>Current</u>		<u>5/98<sup>4</sup></u>
18	More likely	9
5	Less likely	2
16	Not much effect	11
7	Don=t Know/Refused	1
<u>54</u>	Not aware of ads	<u>77</u>
100		100

28. A law has been proposed that would require HMOs, other managed care plans, and health insurance companies to provide people with more information about their health plan, make it easier for people to see medical specialists, allow appeals to independent reviewers when someone is denied coverage for a particular medical treatment, and the right to sue their health plans. Do you favor or oppose such a law?

<u>Current</u>		<u>5/98</u>
78	Favor	78
12	Oppose	13
<u>10</u>	Don=t Know/Refused	<u>9</u>
100		100

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<sup>4</sup> Trends for questions 27, 28, and 29 are from the April/May 1998 Kaiser/Harvard Health News Index, interviewing dates: April 17-27, 1998, n=1201. This survey was designed and analyzed by staff at the Kaiser Family Foundation and Harvard University and carried out by Princeton Survey Research Associates.



- 28a. If this law passed do you think you and your family would be better off, worse off, or wouldn't it have much effect?

41	Better off
5	Worse off
47	Wouldn't have much effect
<u>7</u>	Don't Know/Refused
100	

29. Would you still favor this law if you heard it would increase the cost of health insurance premiums usually shared by employers and workers by about ONE THOUSAND dollars a year for a typical family?

***Based on Form 1 respondents who favor law: n=604***

<u>Current</u>		<u>5/98<sup>5</sup></u>
35	Yes, would still favor	36
48	No, would now oppose	55
<u>17</u>	Don't Know/Refused	<u>9</u>
100		100
		(n=599)

30. Would you still favor this law if you heard it would increase the cost of health insurance premiums usually shared by employers and workers by about TWO HUNDRED dollars a year for a typical family?

***Based on Form 2 respondents who favor law; n=596***

40	Yes, would still favor
40	No, would now oppose
<u>20</u>	Don't Know/Refused
100	

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<sup>5</sup> Slight wording variation from April/May 1998 Kaiser/Harvard Health News Index. When the question was previously asked the phrase "usually shared by employers and workers" was excluded.

31. Next, please tell me whether you would favor or oppose laws requiring HMOs, managed care plans and health insurance companies to do each of the following. (First,) would you favor or oppose a law requiring health plans to...

		<u>Favor</u>	<u>Oppose</u>	<u>Don't Know/</u> <u>Refused</u>	
a.	Allow people with serious medical conditions to see a medical specialist, such as a doctor specializing in cancer, without always having to get permission or see their regular doctor first				
	Current:	82	13	5	=100
	12/97 <sup>6</sup> :	81	18	1	=100
b.	Pay for an emergency room visit when someone might reasonably believe they need immediate medical attention -- even if the problem doesn't turn out to be serious				
	Current:	78	15	7	=100
	12/97:	79	18	3	=100
c.	Allow people to appeal a health plan's decision to an independent reviewer if they are denied coverage for a particular medical treatment				
	Current:	81	12	7	=100
	12/97:	88	9	3	=100
d.	Allow patients to sue a health plan for malpractice, like they can now sue a doctor				
	Current:	73	19	8	=100
	12/97:	64	31	5	=100

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<sup>6</sup> Trends for questions 31, 32, 33, 34, and 35 are from Kaiser/Harvard National Survey of Americans' Views on Consumer Protections in Managed Care, Interviewing dates: December 12-30, 1997, n=1204. This survey was designed and analyzed by staff at the Kaiser Family Foundation and Harvard University and carried out by Princeton Survey Research Associates.

32. You said you favor a law requiring health plans to...(INSERT--READ AND ROTATE). Would you still favor this law if you heard it might increase the cost of people=s health insurance premiums? **(RECORD RESPONSE)** You also said you favor a law requiring health plans to...(INSERT NEXT ITEM) Would you still favor this law if you heard it might increase the cost of people=s health insurance premiums?

*Based on Form 1 respondents only; n=604*

- a. Allow people to see a medical specialist without special permission

<u>Current</u>		<u>12/97</u>
58	Would still favor	58
33	Total would oppose	39
13	Oppose initially	21
20	Switched to oppose	18
<u>9</u>	Don=t know	<u>3</u>
100		100
		(n=600)

- b. Pay for an emergency room visit if someone believes they need immediate medical attention

<u>Current</u>		<u>12/97</u>
60	Would still favor	62
29	Total would oppose	33
14	Oppose initially	19
15	Switched to oppose	14
<u>11</u>	Don=t know	<u>5</u>
100		100
		(n=600)

- c. Allow people to appeal a plan=s decision to deny coverage to an independent reviewer

<u>Current</u>		<u>12/97</u>
56	Would still favor	63
33	Total would oppose	32
14	Oppose initially	10
19	Switched to oppose	22
<u>11</u>	Don=t know	<u>5</u>
100		100
		(n=600)

*Continued...*

## Q32. Continued...

d. Allow patients to sue a plan for malpractice

<u>Current</u>		<u>12/97</u>
54	Would still favor	48
35	Total would oppose	45
21	Oppose initially	28
14	Switched to oppose	17
<u>11</u>	Don=t know	<u>7</u>
100		100
		(n=600)

33. I want to ask you again about some of the requirements on health plans you said you favor. You said you favor a law requiring health plans to...(INSERT--READ AND ROTATE). Would you still favor this law if you heard it might get the government too involved in health care? (**RECORD RESPONSE**) You also said you favor a law requiring health plans to...(INSERT NEXT ITEM) Would you still favor this law if you heard it might get the government too involved in health care?

*Based on Form 1 respondents only: n=604*

a. Allow people to see a medical specialist without special permission

<u>Current</u>		<u>12/97</u>
53	Would still favor	47
37	Total would oppose	48
14	Oppose initially	21
23	Switched to oppose	27
<u>10</u>	Don=t know	<u>5</u>
100		100
		(n=600)

b. Pay for an emergency room visit if someone believes they need immediate medical attention

<u>Current</u>		<u>12/97</u>
55	Would still favor	48
34	Total would oppose	47
14	Oppose initially	17
20	Switched to oppose	30
<u>11</u>	Don=t know	<u>5</u>
100		100
		(n=600)

34. You said you favor a law requiring health plans to...(INSERT--READ AND ROTATE). Would you still favor this law if you heard it might cause some employers to drop health coverage for their workers? **(RECORD RESPONSE)** You also said you favor a law requiring health plans to...(INSERT NEXT ITEM) Would you still favor this law if you heard it might cause some employers to drop health coverage for their workers?

***Based on Form 2 respondents only: n=596***

a. Allow people to see a medical specialist without special permission

<u>Current</u>		<u>12/97</u>
39	Would still favor	46
45	Total would oppose	51
12	Oppose initially	15
33	Switched to oppose	36
<u>16</u>	Don=t know	<u>3</u>
100		100

b. Pay for an emergency room visit if someone believes they need immediate medical attention

<u>Current</u>		<u>12/97</u>
42	Would still favor	48
41	Total would oppose	47
15	Oppose initially	17
26	Switched to oppose	30
<u>17</u>	Don=t know	<u>5</u>
100		100

c. Allow people to appeal a plan=s decision to deny coverage to an independent reviewer

<u>Current</u>		<u>12/97</u>
42	Would still favor	49
42	Total would oppose	45
11	Oppose initially	8
31	Switched to oppose	37
<u>16</u>	Don=t know	<u>6</u>
100		100

***Continued...***

**Q34. Continued...**

d. Allow patients to sue a plan for malpractice

<u>Current</u>		<u>12/97</u>
41	Would still favor	36
44	Total would oppose	58
18	Oppose initially	34
26	Switched to oppose	24
<u>15</u>	Don=t know	<u>6</u>
100		100

35. I want to ask you again about some of the requirements on health plans you said you favor. You said you favor a law requiring health plans to...(INSERT--READ AND ROTATE). Would you still favor this law if you heard it might get the government too involved in health care? (**RECORD RESPONSE**) You also said you favor a law requiring health plans to...(INSERT NEXT ITEM) Would you still favor this law if you heard it might get the government too involved in health care?

*Based on Form 2 respondents only: n=596*

c. Allow people to appeal a plan=s decision to deny coverage to an independent reviewer

<u>Current</u>		<u>12/97</u>
51	Would still favor	51
35	Total would oppose	41
11	Oppose initially	8
24	Switched to oppose	33
<u>14</u>	Don=t know	<u>8</u>
100		100

d. Allow patients to sue a plan for malpractice

<u>Current</u>		<u>12/97</u>
49	Would still favor	38
37	Total would oppose	54
18	Oppose initially	34
19	Switched to oppose	20
<u>14</u>	Don=t know	<u>8</u>
100		100

36. There is debate in Congress about whether these consumer protection laws should include the right to appeal a health plan's decision to an independent reviewer when coverage is denied, or the right to sue a health plan in cases where the health plan inappropriately denied services or treatments...

Some people think it is enough for consumers to have the right to appeal a health plan's decision to an independent reviewer if they are denied coverage for care they think they need. Others believe that in addition to appeals, laws should go further and also give consumers the right to sue their health plan. Still others don't think either of these protections should be part of the laws because it may raise health care costs. Which comes closer to your view?

43 The right to appeal is enough  
 39 Should have rights to appeal and to sue  
 9 Neither should be part of laws  
9 Don't know/Refused  
 100

37. Which political party do you trust more to (INSERT ITEM. ROTATE LIST.) -- the Republicans or the Democrats?

**Based on Form 1 respondents only: n=604**

	<u>Repub- licans</u>	<u>Demo- crats</u>	<u>Both Equally (Vol.)</u>	<u>Neither/ Other (Vol.)</u>	<u>Don't Know/ Refused</u>	
a. Make sure that managed care and health insurance plans provide people with the care they need	31	37	5	20	7	=100
b. Keep health care costs under control	35	31	5	23	6	=100

38. If Congress doesn't pass legislation to regulate health plans and protect the rights of consumers, which political party would you hold most responsible -- the Republicans or the Democrats?

**Based on Form 2 respondents only: n=596**

35 Republicans  
 20 Democrats  
 17 Both equally (VOL.)  
 10 Neither (VOL.)  
18 Don't know/Refused  
 100

39. In general, do you think most members of Congress are **SERIOUS** about passing laws to regulate health plans and protect consumers, **OR** are just using this issue to try to gain political advantage in the upcoming elections?

25 Serious about passing  
 66 Just using for political advantage  
9 Don't Know/Refused  
 100

40. We'd like to know if you or someone you know has experienced some different kinds of problems with an HMO, managed care plan or health insurance company. In the last few years, have you or someone you know...

<u>"Yes"</u>		<u>"Yes"<sup>7</sup></u>
36	Needed more information about how the health plan operates in order to choose among different health plans	29
15	Had difficulty getting permission from a health plan or regular doctor to see a gynecologist	6
26	Had difficulty getting permission from a health plan or regular doctor to see a medical specialist, such as a doctor specializing in cancer	18
30	Had difficulty getting a health plan to pay an emergency room bill	19
22	Wanted to file an appeal to an independent reviewer when a health plan denied coverage for a particular medical treatment	17
13	Wanted to sue a health plan for malpractice	9

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<sup>7</sup> Trend from Kaiser/Harvard National Survey of Americans' Views on Consumer Protections in Managed Care, interviewing dates: December 12-30, 1997, n=1204. This survey was designed and analyzed by staff at the Kaiser Family Foundation and Harvard University and carried out by Princeton Survey Research Associates.



Finally, I'd like to ask you a few questions for statistical purposes only...

D2. In politics today, do you consider yourself a Republican, Democrat, or Independent?

28	Republican
30	Democrat
34	Independent
4	No preference (VOL.)
1	Other (VOL.)
1	Don't know
<u>2</u>	Refused
100	

D3. If you are currently employed, how many people are employed by the company or organization you work for? Including both full- and part-time workers at all locations, is the TOTAL number of employees less than 100 people or 100 or more people?

25	Less than 100
39	100 or more
31	Not employed/Retired/Disabled
3	Self-employed (VOL.)
<u>2</u>	Don't Know/Refused
100	

D4. What is the LAST grade or class that you COMPLETED in school?

5	None, or grade 1-8
12	High school incomplete (grades 9-11)
33	High school graduate (grade 12 or GED certificate)
4	Business, technical, or vocational school AFTER high school
23	Some college, no 4-year degree
14	College graduate (B.S., B.A. or other 4-year degree)
8	Post-graduate training or professional schooling after college (e.g., towards a master's degree or Ph.D.; law or medical school)
<u>1</u>	Refused
100	

D5. What is your age?

22 Under 30  
 40 30 - 49  
 36 Total 50+  
 20 50 - 64  
 16 65 +  
2 Refused  
 100

D6. Last year, that is in 1997, what was your total family income from all sources, before taxes? Just stop me when I get to the right category.

8 Less than \$10,000  
 11 \$10,000 to under \$20,000  
 15 \$20,000 to under \$30,000  
 19 \$30,000 to under \$50,000  
 12 \$50,000 to under \$75,000  
 6 \$75,000 or under \$100,000  
 5 \$100,000 or more  
 6 Don't know  
18 Refused  
 100

D7. Are you, yourself, of Hispanic or Latino background, such as Mexican, Puerto Rican, Cuban, or some other Spanish background?

8 Yes  
 90 No  
 \* Don't know  
2 Refused  
 100

D8. What is your race? Are you white, black, Asian or some other race? **(IF RESPONDENT SAYS RACE IS AHISPANIC@OR ALATINO@ ASK: Do you consider yourself a white Hispanic/Latino or a black Hispanic/Latino?**

83 White  
 11 Black or African-American  
 1 Asian  
 3 Other or mixed race  
 \* Don't know  
2 Refused  
 100

**END OF INTERVIEW. THANK RESPONDENT:**

Thank you for taking the time to answer my questions. Have a nice day/evening.

Kaiser Family Foundation/Harvard University  
Survey of Americans'  
Views on the Consumer Protection Debate

Questionnaire and National Toplines

September 17, 1998

### **Methodology**

*The Kaiser Family Foundation/Harvard University Survey of Americans' Views on the Consumer Protection Debate* was designed and analyzed by researchers at the Kaiser Family Foundation and Harvard University. The survey was conducted by telephone by Princeton Survey Research Associates with 1,200 adults, 18 years and older, nationwide between August 6 – August 20, 1998. The margin of error is plus or minus 3 percent for the national sample.

Because many people are unsure -- or don't know -- what kind of health insurance they have, insured respondents under 65 in this survey (715 respondents) were asked a series of questions about their health plan to establish what kind of coverage they have. They were asked if they were required to do any of the following by their plan: choose doctors from a list and pay more for doctors not on the list; select a primary care doctor or medical group; and/or obtain a referral before seeing a medical specialist or doctor outside of the plan. Respondents were listed as being in "heavy" managed care if they reported their plans had all of the characteristics described above. Respondents were listed as being in "light" managed care if they reported their plans had some but not all of the characteristics listed above. And, respondents were listed as having "traditional" insurance if they reported their plans as having none of the characteristics.

Note: **VOL** means response was volunteered by respondent, not an explicitly offered choice. Select questions were asked of a random half of the respondents. These questions are identified by "Form 1" and "Form 2", indicating which half answered that particular question.

This survey is a product of the Kaiser-Harvard Program on the Public and Health/Social Policy.

The Kaiser Family Foundation, based in Menlo Park, California, is an independent national health care philanthropy and not associated with Kaiser Permanente or Kaiser Industries.