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12th Annual Health Confidence Survey:

Americans Show Support for Several Health Coverage Options, But Their Views Could Change as More Details Emerge

WASHINGTON—As Congress prepares to debate a major overhaul of the nation’s health care system, Americans already have formed opinions in support of several proposals to expand coverage that have been part of the preliminary discussion, according to the 12th annual Health Confidence Survey released today. But attitudes could change as the public learns more about the details.

Between 68 percent and 88 percent of Americans either *strongly* or *somewhat* support health reform ideas such as national health plans, a public plan option, guaranteed issue, expansion of Medicare and Medicaid, and employer and individual mandates, the survey finds. Reaction to capping the current tax exclusion of employment-based health benefits is mixed.

Full details of the 2009 Health Confidence Survey appear in the July 2009 *EBRI Issue Brief*, published by the nonpartisan Employee Benefit Research Institute (EBRI), and available at www.ebri.org. The survey is co-sponsored by EBRI and Mathew Greenwald & Associates, a market research firm. The *Issue Brief* is being released early so the results will be available to policymakers as they consider changes in the U.S. health care system this summer.

Survey respondents were asked their reaction to a number of options to expand coverage “in order to make sure all Americans have access to health insurance.” Here are the results:

- 88 percent support (*strongly* or *somewhat*) allowing major health insurance companies to offer national plans that anyone can purchase.
- 83 percent support a new public plan option that anyone could purchase.
- 80 percent support requiring insurers to cover anyone who applies—so-called “guaranteed issue.”
- 75 percent support expanding Medicare and Medicaid.
- 75 percent support some form of an employer mandate to subsidize coverage.
- 68 percent support a mandate requiring individuals to obtain coverage, but only 22 percent support fines for those who do not comply.

On another key issue, the survey finds that if the current tax exclusion of health benefits were capped (as some have proposed), 47 percent of respondents would switch to a less costly plan if the exclusion were set at \$5,000, 38 percent would keep their plan and pay the taxes, and 9 percent do not know what they would do.

However, the *Issue Brief* includes a note of caution about all the options: “These opinions may change as details emerge, especially as they concern financing,” write co-authors Paul Fronstin of EBRI and Ruth Helman of Greenwald.

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The survey includes a number of other findings. Among them:

- If employers stopped offering coverage and gave workers the money, 17 percent of respondents are *extremely* or *very* confident that they could afford to purchase coverage on own, 28 percent are *somewhat* confident, and 54 percent are *not too* or *not at all* confident.
- Only 14 percent of Americans think the health care system needs a major overhaul, but 51 percent agree with the statement “there are some good things about our health care system, but major changes are needed.”
- A majority rate the nation’s health care system as *fair* (30 percent) or *poor* (29 percent). Only a small minority give it *excellent* (6 percent) or *very good* (10 percent) marks.
- Many consumers report they are changing the way they use the health care system in response to rising health care costs. Seventy-nine percent of those who experienced increases in the amounts they are responsible for paying under their health insurance plan say these increased costs have led them to try to take better care of themselves and 77 percent indicate they choose generic drugs more often. Sixty-seven percent also say they talk to the doctor more carefully about treatment options and costs and 64 percent go to the doctor only for more serious conditions or symptoms.
- While half of Americans (56 percent) are *extremely* or *very* satisfied with health care quality, far fewer are satisfied with the cost of health insurance (21 percent) or with costs not covered by insurance (18 percent).

The 2009 Health Confidence Survey was conducted within the United States from May 8 to June 2 through 21-minute telephone interviews with 1,000 individuals age 21 and older. The survey has a margin of error of plus or minus 3.5 percentage points. Data collection was funded by grants from 14 private organizations.

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