

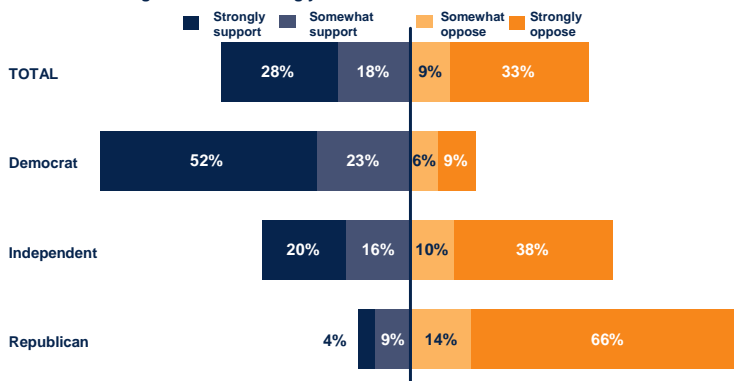
*The health care legislation currently being debated in Congress continues to divide the nation, with Democrats' enthusiasm ticking upward to match Republicans' strong opposition as the prospect of a vote approaches. The public also parts ways on next steps, with a narrow plurality supporting the call for a vote, another third who prefer to take health care reform back to the drawing board, and two in ten who want the subject dropped altogether. While some recent proposals – such as the idea of increased government regulation of insurance premium rate increases – are popular, there remain widespread misconceptions about the legislation. In particular, a majority of Americans continue to believe that the legislation will increase the budget deficit, despite Congressional Budget Office forecasts to the contrary. Meanwhile, most Americans have little familiarity with the idea of budget reconciliation, and just over half are familiar with the filibuster, legislative processes that are capturing the Washington spotlight. To the extent they do recognize the concepts, the public is divided in their impressions of using them in this case, with views heavily influenced by partisan affiliation and people's views on the actual legislation. Even as the public is divided as to whether the reform proposals will be of personal benefit, many Americans continue to report experiencing – and being negatively impacted by – cost increases in the health care sector.*

## Public opinion on the reform proposals, and what's next

Public opinion on the proposals being discussed in Congress is still divided nearly in half, with 46 percent saying they support the proposals, 42 percent saying they oppose them, and 12 percent unsure. Strong opponents still somewhat outnumber strong supporters, 33 percent to 28 percent, but that ratio has evened up since January, when it was a more lopsided 31 percent to 19 percent. The boost in strong support comes from rank and file Democrats who seem to have rallied around the health care proposals. Republicans, on the other hand, have been unified and energized against the legislation since the start of the year. Independents, meanwhile, tilt against the legislation, 48 percent opposed compared to 36 percent in favor.

### Support/Oppose Current Reform Proposals

As of right now, do you generally support or generally oppose the health care proposals being discussed in Congress? Is that strongly or somewhat?



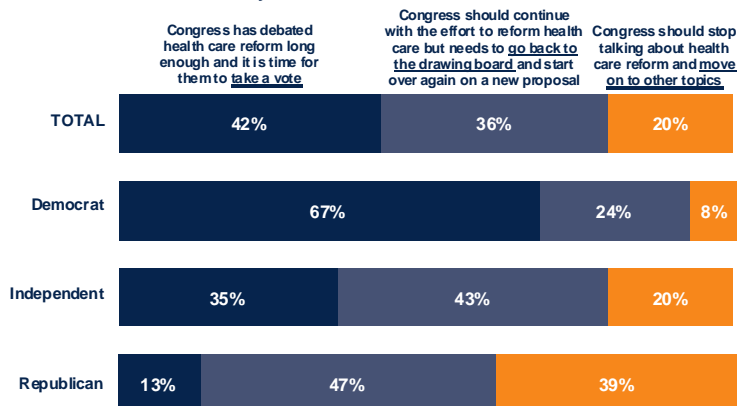
Note: "Depends on which proposal (vol.)" responses for total=3% and "Don't know/Refused" responses for total=9%. Not shown for party breaks.

	% of Democrats in support	% of Democrats in <i>strong</i> support	% of Republicans opposed	% of Republicans <i>strongly</i> opposed
Jan. '10	66%	30%	76%	62%
Feb. '10	70%	45%	74%	61%
March '10	75%	52%	80%	66%

While most Americans want Congress to continue working on health care reform, they are divided on next steps. Overall, 42 percent want to see Congress take a vote, saying the process has gone on long enough. Two in ten Americans overall – and four in ten Republicans -- want Congress to drop the topic of health care reform altogether. In the middle are the 36 percent who want to see the effort to reform health care continue, but would like Congress to go back to the drawing board. While this middle group is dominated by conservatives (46 percent of them self-identify as such), 15 percent of them are self-identified liberals.

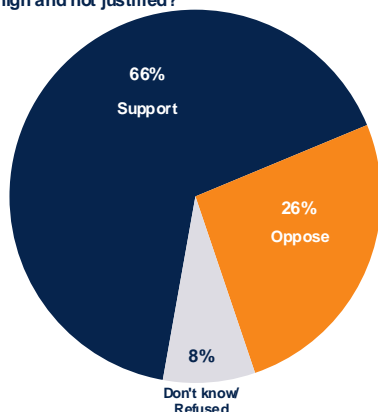
### Next Step for Health Reform: by Party ID

Which statement comes closer to your view?



## Government Regulation of Insurance Premiums

Would you support or oppose having the federal and state governments review and potentially reject some health insurance premium increases made by private insurers if they found those increases to be too high and not justified?



## Reaction to proposed changes

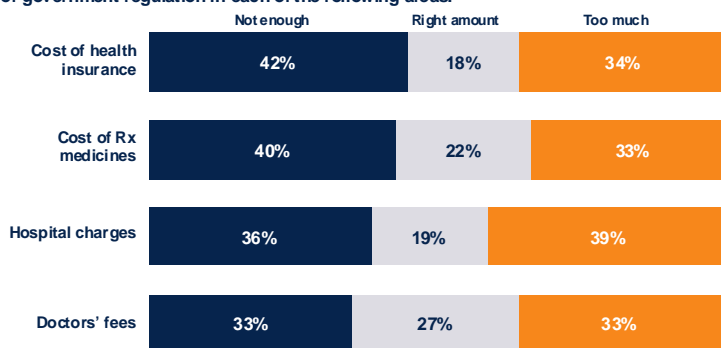
The poll suggests that several of the provisions President Obama embraced after the bipartisan healthcare summit are quite popular with the public, although not all may be in the final reconciliation package. Two in three say they would support having the federal and state governments review and potentially reject health insurance premium increases made by private insurers if those rate hikes were determined to be unreasonable. This proposal was even supported by a majority (56 percent) of those who are opposed to the health care reform legislation more generally. The strong support for the proposal may in part be based on Americans' widespread experience with rising prices: the poll found that fully half say the cost of their family's care and/or coverage has gone up over the past year.

When asked more generically about government regulation of the cost of health insurance, 42 percent say there is currently not enough regulation, 34 percent think there is too much, and 18 percent think there is the right amount. While a clear majority of Democrats (58 percent) say there is not enough regulation of costs, Republicans and independents are more divided on the topic. Overall, the proportion looking for more government regulation of health care costs has dropped somewhat since the months before Obama's election, from 51 percent to the current 42 percent.

Overall, 69 percent say that if Members of Congress were required to get their health insurance through the exchange, it would make them more likely to support the overall legislation, and 64 percent said the same about the possibility of undercover stings to root out fraud in the Medicare program. In both cases, majorities in each political party said the provisions made them feel more favorable. Efforts to rid the bills of special deals, such as that made with Nebraska, also tilted people toward the bill, though less so (40 percent said they would be more likely to support it, 20 percent less).

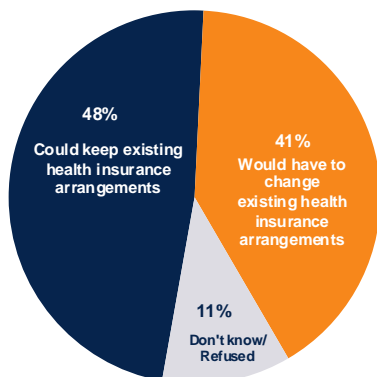
## Government Regulation of Health Care Costs

Please tell me if you think there is currently too much, not enough, or about the right amount of government regulation in each of the following areas.



## Will Health Reform Mean Change for Everyone?

As far as you know, if Congress and the president did pass a health care reform bill, would most people who currently get health insurance coverage through their employers keep their existing health insurance arrangements or would most people have to change their existing health insurance arrangements?



The tax on so-called Cadillac plans, however, continues to be divisive, with 34 percent saying its inclusion – even with a start date of 2018 – makes them more likely to support the bill and an equal proportion (35 percent) saying it makes them less likely to back it.

## Perceptions and misperceptions

On the one hand, nearly two in three Americans (64 percent) say they know at least a fair amount about how the health reforms being discussed would affect them and their families. But at the same time, there remains a significant amount of confusion over the potential impact of the proposals. For example, four in ten currently believe that if health care reform passes most people who currently get health insurance coverage through their

employers would have to change their existing coverage arrangements, up from three in ten in January. Most experts agree that this is not the case. This misperception is higher among those who oppose the health reform legislation, rising to 56 percent.

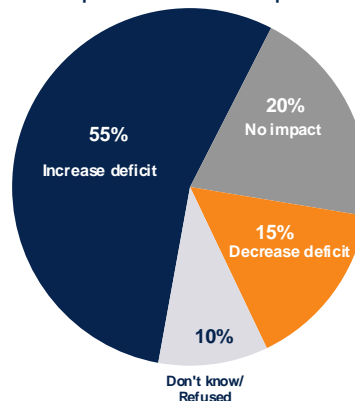
Similarly, a majority of 55 percent believe that CBO (the Congressional Budget Office) has said that the proposals being discussed will increase the deficit over the next 10 years and 20 percent believe CBO said it will be budget neutral. In fact, however, CBO is predicting the legislation would result in deficit reduction<sup>1</sup>, a fact recognized by just 15 percent of the public.

### The process

Americans have understandably limited familiarity with some of the specific legislative processes now dominating Washington chatter, particularly the budget reconciliation process. Overall, about six in ten say they have heard little or nothing about budget reconciliation, while about four in ten say they have heard “some” or “a lot” about the process.

## Perceived Impact on Deficit

As far as you know, has the independent Congressional Budget Office which analyzes the cost of legislation, said the health reform legislation currently being discussed in Congress will increase the federal budget deficit over the next ten years, decrease the deficit over the next ten years, or is it not expected to have much impact on the deficit?



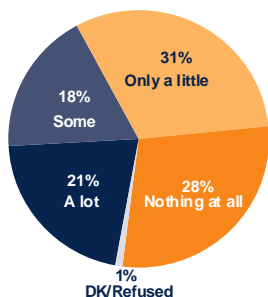
Overall, about six in ten say they have heard “some” or “a lot” about the process.

Those who profess to have heard at least a little bit about the subject are decidedly divided in their perceptions of the technique. Overall, roughly three in ten Americans have a positive view of using reconciliation to aid in passing the legislation, three in ten have a negative view, and the rest either haven't heard of it or don't view it either way.

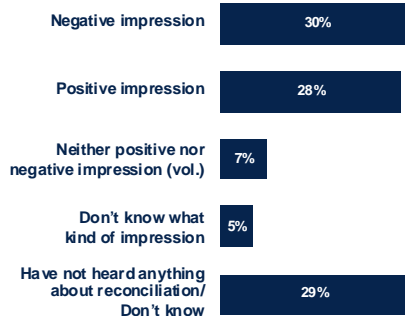
While Democrats and Republicans are equally likely to say they have heard about reconciliation, they have clearly differing views of using it to pass health reform. Overall, Republicans' negative views outnumber positive 51 percent to 8 percent, while among Democrats positive views dominate 45 percent to 13 percent. Among independents, 35 percent have a negative impression and 26 percent a positive one.

## Knowledge and Perception About Reconciliation

How much have you heard about a legislative technique called budget reconciliation that might be used so that final changes to a single health care reform bill can be passed by a majority vote in both the House and the Senate?



Given what you've heard, would you say you have a positive or a negative impression of using reconciliation to aid in passing the legislation?

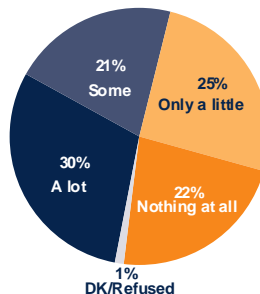


The public is also somewhat divided in their perceptions of precedent on the subject. Overall, 27 percent of Americans believe reconciliation has been used to pass major legislation, 19 believe it has not, and 52 either don't know or haven't ever heard of reconciliation.

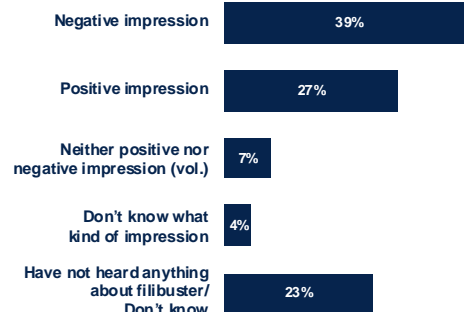
There is somewhat more familiarity with the concept of the filibuster in the Senate, with roughly half saying they have heard at least some about this, and another half saying they have heard little or nothing. Views of using the filibuster to stop health care reform tilt more negatively than views of using reconciliation. Again, Democrats and Republicans view the possibility very differently.

## Knowledge and Perception About the Filibuster

How much have you heard about a legislative technique that might be used to stop the health care bill's passage in the Senate, called the filibuster?



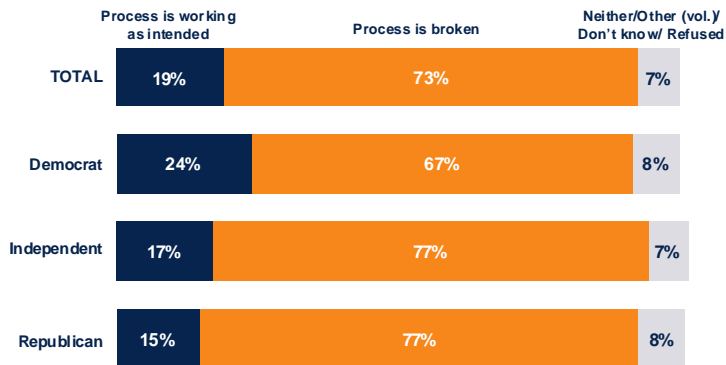
Given what you've heard, would you say you have a positive or a negative impression of using the filibuster to stop the legislation from passing?



<sup>1</sup> See, for example, CBO scoring of Senate bill: <http://www.cbo.gov/doc.cfm?index=11307>, and of reconciliation bill <http://www.cbo.gov/publications/collections/health.cfm>

## Most View Policymaking Process as Broken

Do you think the way the health care reform process has gone in Washington this year shows more that our policymaking process is working as intended, or more that our policymaking process is broken?



No matter what happens, Americans are left with a sour taste in their mouths when they consider how health care reform has played out over the past year. Nearly three in four (73 percent) say the way the debate has gone leaves them feeling that the policymaking process is broken—including large majorities of Republicans, Democrats and independents. In comparison, 19 percent overall say the effort to reform health care makes them think the policymaking process is working as intended.

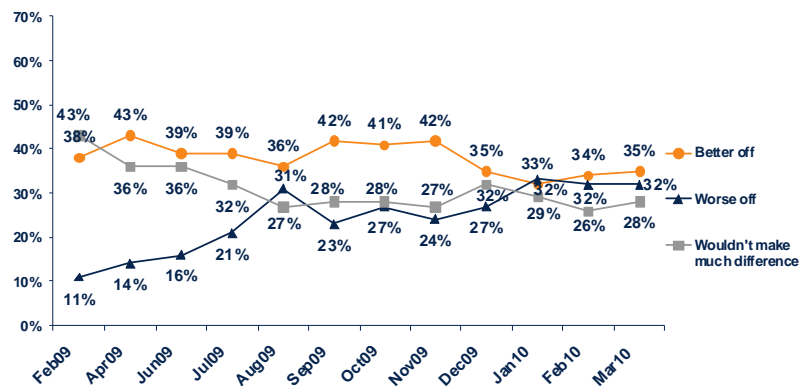
## Personal impact of reform proposals

There has been little change across the new year in Americans' views of how health care reform might affect them personally, and the proportion that thinks they will directly benefit remains well under half. Overall, the nation is divided nearly into thirds in the proportion who think they would be better off (35 percent), worse off (32 percent) and not affected (28 percent).

Views are similarly divided when it comes to how the quality of people's own care -- and even the cost of such care -- will change if reform passes, a somewhat more pessimistic opinion climate on these items than when they were last asked in September. Only when it comes to people's ability to get and keep health insurance do the proportion who see their situations improving outnumber those who expect deterioration (35 percent to 22 percent).

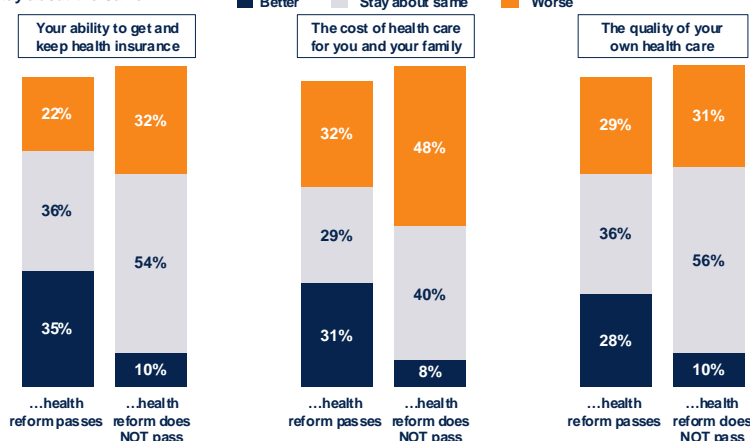
## Impact on Own Family: Time Trend

Do you think you and your family would be better off or worse off if the president and Congress passed health care reform, or don't you think it would make much difference?



## Personal Impact: Health Reform vs. No Reform

Do you think each of the following would get better or worse (over the next several years), or will it stay about the same if...



In March, the poll also measured what people think will happen to their own health care arrangements if reform does *not* pass. In this scenario, more than half do not expect changes in the quality of care they receive or in their ability to get or keep insurance, though in each case about a third expect that these things will worsen over time.

The situation is markedly different for costs, where the plurality (48 percent) say they expect their costs will get worse over time without reform, compared to 40 percent who expect no impact and 8 percent who expect an improvement. Note that a larger proportion expect their costs to go up *without* reform (48 percent) than expect their costs to go up if reform passes (32 percent).

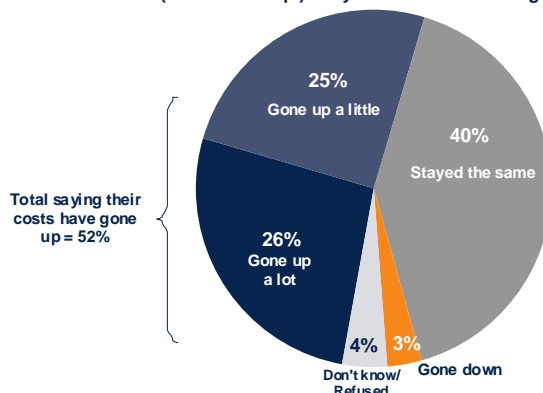
A larger proportion continue to say the country overall will be better off if reform passes than worse off, similar to last month at 45 percent compared to 33 percent.

### Many experience cost increases, struggle

Fully half of Americans (52 percent) report that the amount they pay for their family's health care and coverage has gone up over the past year, nearly identical to the proportion who reported the same last March. Overall, roughly a quarter of Americans say these costs have gone up "a lot". Many also report difficulty affording health care. Overall, three in ten Americans say their household has had problems paying medical bills over the past year. Those in lower income households, members of racial and ethnic minority groups and those facing health challenges are even more likely to report challenges in paying their bills.

### Health Care Costs on the Rise

In the past year, has the total amount you pay for your family's health care, including the cost of insurance and any expenses not covered by insurance, gone up, gone down, or stayed about the same? (If costs went up:) Did your health care costs go up a lot, or just a little?



Percent in each group saying they or another family member have had problems paying medical bills in the past 12 months	
<b>TOTAL</b>	<b>30%</b>
Black	52
Hispanic	43
White	25
Income under \$40K	44
Income \$40K-\$90K	24
Income \$90K and over	11
Fair/poor health	48
Excellent/very good/good health	26

The repercussions of cost increases are taking many forms. Nearly one in five Americans (18 percent) say that cost increases have caused either they or their employer to switch to a less comprehensive plan over the course of the year. Those under age 65 who say they purchase insurance in the individual market are more likely than those getting coverage through an employer both to report that their costs went up a lot (37 percent compared to 25 percent of those who receive their coverage through an employer) and to say that they have had to switch to a less comprehensive plan recently (46 percent versus 25 percent).

		Ages 18-64	
		Employer-sponsored coverage	Purchase insurance themselves
In the past year, has the total amount you pay for your family's health care, including the cost of insurance and any expenses not covered by insurance, gone up, gone down, or stayed about the same? (If went up: Did your health care costs go up a lot, or just a little?	Went up a lot	25%	37%
	Went up a little	31%	22%
	Stayed same/went down/DK	44%	41%
And in the past year, has the cost of your health plan ever caused you or your employer to have to switch to a less comprehensive health insurance plan...or haven't you had to switch to a less comprehensive plan for cost reasons?	Yes	25%	46%
	No	74%	54%

Cost increases are also implicated in the widespread practice of delaying needed care. Nearly six in ten (57 percent) say they have put off some sort of needed care over the course of the year because of the cost. Those currently in ill health are much more likely to report passing up on needed care for cost reasons. For example, 40 percent of those who report being in "fair" or "poor" health say they have not filled a prescription for cost reasons, compared to 22 percent of those in better health. Similarly, those in lower income households are more heavily impacted than others. Fully half of those (49 percent) in households making less than \$40,000 a year say they have skipped dental care or checkups, compared to 17 percent of those in households making \$90,000 and up.



### **A look at region**

Differences in opinion on health reform by region are fairly limited, and where they exist are muted. In general, Southerners are somewhat more likely to support the reform proposals in comparison to Midwesterners, and to think that they will personally benefit from the reform legislation, while the difference between their views and the views of residents of the West and Northeast do not meaningfully differ. The South vs. Midwest differences may in part reflect the different profiles of the region in terms of age and racial and ethnic background, both traits that have reliably been associated with views on health care reform this year. In general, the South is younger and has a higher proportion of Blacks and Hispanics in its population, while the Midwest trends somewhat older and has a higher proportion of whites.. Southerners were also more likely than those in any other region to report problems paying medical bills in the past year, so this may also contribute to their somewhat higher support for reform.

	West	Midwest	Northeast	South
Support proposals being discussed in Congress	44%	39%	46%	50%
Oppose proposals being discussed in Congress	39	49	44	40

### **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 Claudia Deane, Liz Hamel, Carolina Gutiérrez, and Sarah Cho. The survey was conducted March 10 through March 15, 2010, among a nationally representative random sample of 1,208 adults ages 18 and older. Telephone interviews conducted by landline (805) and cell phone (403, including 173 who had no landline telephone) were carried out in English and Spanish.

The margin of sampling error for the total 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.

This publication (#8058-F) is available on the Kaiser Family Foundation's website at [www.kff.org](http://www.kff.org).

---

**The Henry J. Kaiser Family Foundation:** Headquarters 2400 Sand Hill Road, Menlo Park, CA 94025 Phone: 650.854.9400 Fax: 650.854.4800  
Washington Offices and Barbara Jordan Conference Center: 1330 G Street N.W., Washington, DC 20005 Phone: 202.347.5270 Fax: 202.347.5274 [www.kff.org](http://www.kff.org)  
The Kaiser Family Foundation is a non-profit private operating foundation, based in Menlo Park, California, dedicated to producing and communicating the best possible analysis and information on health issues.