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# POLLING A PUBLIC OPTION FOR HEALTH INSURANCE

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August 2020

# EXECUTIVE SUMMARY

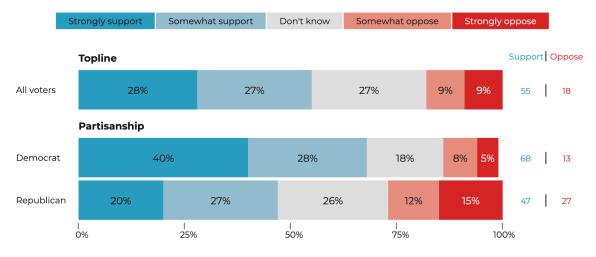
- ▶ Voters support the creation of a public option for health insurance that doesn't include a deductible by a 37 percentage point margin.
- ▶ Voters support automatically enrolling every uninsured person into a public option for health insurance by a 27 percentage point margin.
- ▶ Voters prefer that this automatic enrollment scheme be paid for with taxes (+27 percentage points) rather than insurance premiums (+18 percentage points).
- ► A plurality of voters (36 percentage points) see a public option as just a first step towards truly universal coverage.

As part of a June survey, Data for Progress sought to test support among likely voters for a public option for health insurance. We tested an array of proposals, including the creation of a public option, automatically enrolling the uninsured on this public option, and whether this public option would be paid for via taxes or a premium structure.

First, we asked voters if they would support the creation of a public option for health insurance that doesn't include a deductible. We found that, overall, voters support this by a 37-percentage-point margin (55 percent support, 18 percent oppose). Voters who self-identify as Democrats back it by a 55-point margin while voters who self-identify as Republicans support it by a 20-point margin.

## Voters Support The Creation Of A No-Deductible Public Option Plan

Would you support or oppose the creation of a "public option" for health insurance that does not include a deductible, that is, the amount you pay for covered health care services before your insurance plan starts to pay?



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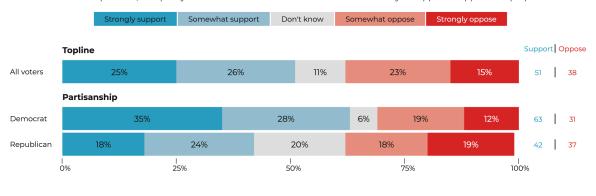
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We then asked voters if they would support this public option using Medicare rates for billing. We, again, found majority support. Among all voters, this proposal was supported by a 13-point margin (51 percent support, 38 percent oppose). Among Democrats, it enjoys a 32-point margin of support while among Republicans this proposal nets a five-point margin of support.

We also asked voters if they would support having every uninsured American automatically enrolled in a public health insurance option. Voters support this proposal by a 27-point margin (52 percent support, 25 percent oppose). Democrats support it by a 55-point margin while Republicans do so by a 6-point margin.

#### Voters Support A Public Option That Uses Medicare Billing Rates

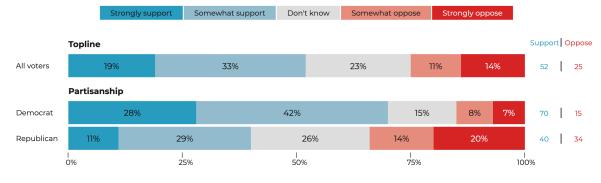
Some are proposing the creation of a "public option" for health insurance that will charge only Medicare rates when billing. Supporters of this proposal argue that this is a common sense approach to lower out of control health care costs and that if the rates are good enough for Medicare, they're good enough for a public option as well. Opponents of this proposal argue that because this proposal may mean doctors are paid less, the quality of healthcare in the United States will decline. Do you support or oppose this proposal?



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#### Voters Support Automatically Enrolling Uninsured Americans On A Public Option

Would you support or oppose a policy to automatically enroll uninsured individuals into a public health insurance option?



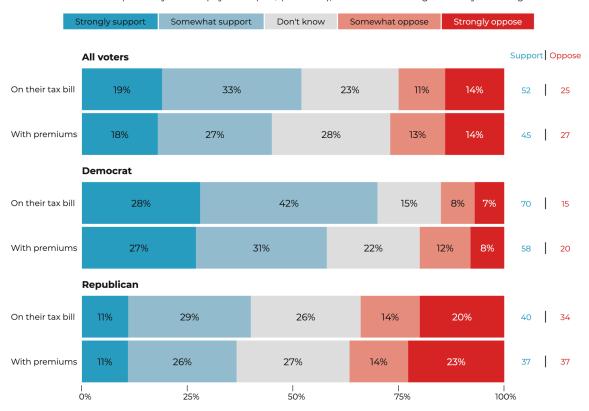
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We then ran a split to test attitudes around how this automatic enrollment was to be paid for. We asked this question two ways, one where the amount was put on voters' tax bill and the other paid for with an insurance premium. We found that the option of using taxes enjoyed majority support-52 percent support, with 25 percent opposed, a 27-point margin in favor of the

proposal. Using premiums, meanwhile, while still popular with voters, netting an 18-point margin of support, yielded only plurality support. This is a fairly major finding, suggesting that voters aren't afraid of paying higher taxes for increased healthcare coverage and that, in fact, use of taxes is more popular than a typical premium structure.

## Voters Prefer That Automatic Enrollment Be Funded With Taxes And Not Premiums

Would you support or oppose a policy to automatically enroll uninsured individuals into a public health insurance option. Those enrolled in this plan may have to pay some (tax / premium), which would be higher if they had a higher income.



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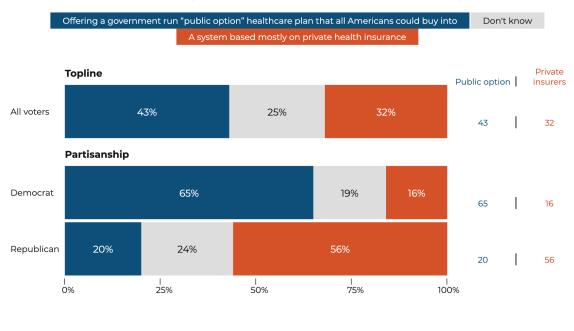
We also asked voters what came closer to their view, having a health insurance system where there's a government-run public option that Americans could buy into or one based mostly on private insurance. We found that by an 11-point margin, voters prefer a health insurance system that includes a public option. Here, attitudes were largely correlated with partisanship. Democrats prefer a public option by a 49-point margin while Republicans prefer a system consisting largely of private insurers by a 36-point margin.

We then asked voters what they see as the long term goal of a hypothetical public option within the healthcare system. Voters were provided four response options: that the public option is to function as a stepping stone to truly universal coverage, the public option is to coexist alongside private insurers, that they oppose the creation of a public option, or that they didn't know.

We found that a plurality of voters (36 percent) envision the public option as setting the country on a path towards genuinely universal healthcare coverage. Thirty percent of voters, meanwhile, want the public option to compete alongside private insurers. Fourteen percent of voters said they don't think the public option should exist while the remaining 20 percent didn't know. Attitudes were roughly correlated

## Voters Prefer A Public Option Over A System Of Mostly Private Insurers



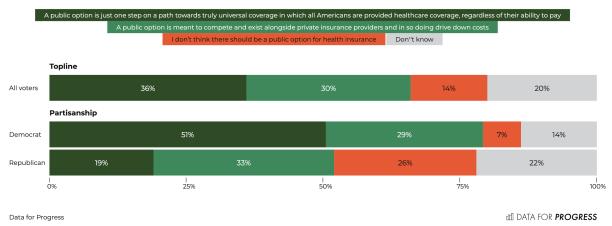


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#### A Plurality Of Voter See A Public Option As A Step Towards Universal Coverage

When thinking about the possible goals for a public option for health insurance that all people could buy their way into, what comes closer to your view:

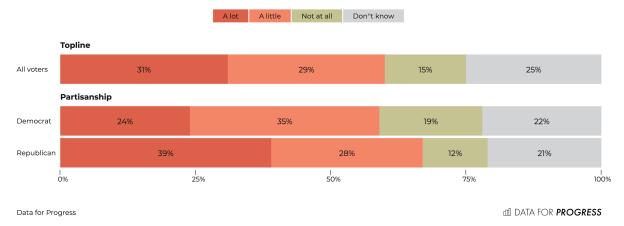


with partisanship. A majority (51 percent of Democrats) reported that the public option should be just one step towards universal coverage while a plurality (33 percent) of Republicans reported that the goal of a public option should be competing with private plans.

Lastly, we posed to voters a series of questions in an effort to ascertain what the source of anxiety towards a public option for healthcare may be. First, we asked voters if they thought a public option would threaten Medicare. We found that 31 percent of voters said they had a "a lot" and 29 percent of voters said they had "a little" concern for how a public option could impact a public option. Attitudes were broadly consistent across partisanship, with Republicans slightly more concerned about how a public option could affect Medicare than their Democratic counterparts.

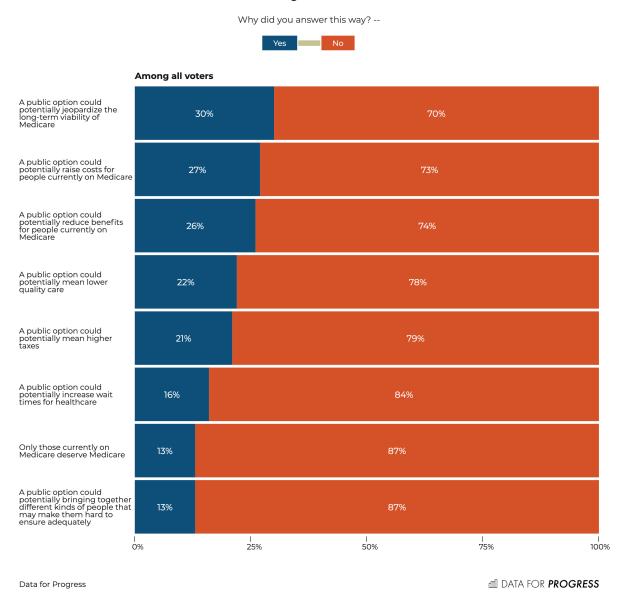
### Many Voters Are Concerned About The Possible Impact Of A Public Option On Medicare

The public option would be similar to Medicare, but it would enroll Americans younger than 65, while Medicare only covers those 65 or older and those unable to work because they have a serious disability. Based on this description and anything else you've heard about the public option, how much do you worry that it would pose any kind of risk to the Medicare program for older Americans and the disabled?



Those voters who said they were either a lot or a little concerned were then shown a list of reasons as to why they were concerned. For each, they could select either "yes" or "no" and they could respond to as many options as they wanted. We found that, in general, the reasons provided were not the sources of anxiety for voters. The most selected option at only 30 percent was that a public option could jeopardize the existing Medicare system.

## Higher Taxes Were The Most Frequently Cited Explanation But Still Quite Low

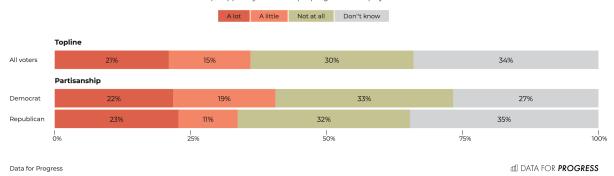


We then asked voters a similar question, this time aimed at the possible effect of a public on employer-provided health insurance plans. In contrast to attitudes regarding Medicare, concern about the employer-provided system is quite low. In fact, a plurality of voters (30 percent) reported that they are "not at all" concerned about the potential ramifications of a public option on employer-provided plans.

We then asked those voters who said they were either "a lot" or "a little" concerned why they may have responded this way, again providing them a list of options they could answer "yes" or "no" to. The most frequently selected option (34 percent) was that a public option would mean that employers cease to offer health insurance plans. Importantly, only five percent of voters said that only those who receive their health insurance through their employers deserve coverage.

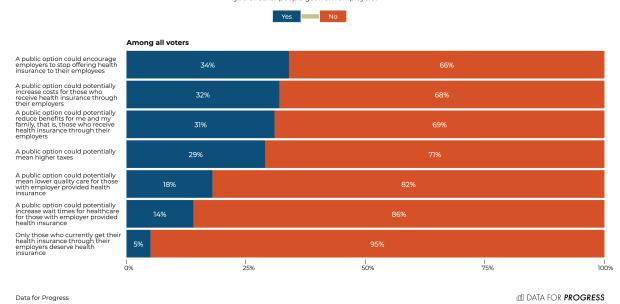
#### Concern Over The Impact Of A Public Option On Employer-Sponsored Plans Is Low

The public option would be available as an option to people who now have a health plan from their employer; however, employers would still be able to provide health plans to their workers. Based on this description and anything else you've heard about the public option, how much do you worry that it would pose any risk to health plan(s) that you or other people get from employers?



#### Employers Ceasing To Offer Plans Was The Most Frequently Cited Explanation

The public option would be available as an option to people who now have a health plan from their employer; however, employers would still be able to provide health plans to their workers. Based on this description and anything else you've heard about the public option, do you worry that it would pose any risk to health plan(s) that you or other people get from employers? --



## AUTHORSHIP & METHODOLOGY

**Ethan Winter** is an analyst at Data for Progress. You can email him at ethan@dataforprogress.org

From July 10 through July 12, 2020, Data for Progress conducted a survey of 1,390 likely voters nationally using web-panel respondents. The sample was weighted to be representative of likely voters by age, gender, education, race, and voting history. The survey was conducted in English. The margin of error is +/- 2.6 percentage points.

From June 26 through June 27, 2020 Data for Progress conducted a survey of 1,388 likely voters nationally using web-panel respondents. The sample was weighted to be representative of likely voters by age, gender, education, race, and voting history. The survey was conducted in English. The margin of error is +/- 2.6 percentage points.

Due to rounding, some values may sum to 99 or 101 percentage points.

#### **Question Wording**

Would you support or oppose the creation of a "public option" for health insurance that does not include a deductible, that is, the amount you pay for covered health care services before your insurance plan starts to pay?

- ▶ Strongly support
- ▶ Somewhat support
- ▶ Somewhat oppose
- Strongly oppose
- Don't know

Some are proposing the creation of a "public option" for health insurance that will charge only Medicare rates when billing. Supporters of this proposal argue that this is a common sense approach to lower out of control health care costs and that if the rates are good enough for Medicare, they're good enough for a public option as well. Opponents of this proposal argue that because this proposal may mean doctors are paid less, the quality of healthcare in the United States will decline. Do you support or oppose this proposal?

- Strongly support
- Somewhat support
- Somewhat oppose
- Strongly oppose
- Don't know

Would you support or oppose a policy to automatically enroll uninsured individuals into a public health insurance option?

- ▶ Strongly support
- ▶ Somewhat support
- Somewhat oppose
- Strongly oppose
- Don't know

Would you support or oppose a policy to automatically enroll uninsured individuals into a public health insurance option. Those enrolled in this plan may have to pay some fee on their tax bill, which would be higher if they had a higher income.

- ▶ Strongly support
- ▶ Somewhat support
- Somewhat oppose
- Strongly oppose
- Don't know

Would you support or oppose a policy to automatically enroll uninsured individuals into a public health insurance option? Those enrolled in this plan may have to a pay premium for that coverage, which would be higher if they had a higher income.

- ▶ Strongly support
- Somewhat support
- ▶ Somewhat oppose
- Strongly oppose
- Don't know

Which of the following approaches to healthcare in the United States would you prefer:

- Offering a government run "public option" healthcare plan that all Americans could buy into
- A system based mostly on private health insurance
- Don't know

When thinking about the possible goals for a public option for health insurance that all people could buy their way into, what comes closer to your view:

- ► A public option is just one step on a path towards truly universal coverage in which all Americans are provided healthcare coverage, regardless of their ability to pay
- ▶ A public option is meant to compete and exist alongside private insurance providers and in so doing drive down costs
- ► I don't think there should be a public option for health insurance
- Don't know

The public option would be similar to Medicare, but it would enroll Americans younger than 65, while Medicare only covers those 65 or older and those unable to work because they have a serious disability. Based on this description and anything else you've heard about the public option, do you worry that it would pose any kind of risk to the Medicare program for older Americans and the disabled?

- ▶ A lot
- ▶ A little
- ▶ Not at all
- Don't know

Why did you answer this way?

- ► A public option could potentially reduce benefits for people currently on Medicare
- ► A public option could potentially raise costs for people currently on Medicare
- ► A public option could potentially bringing together different kinds of people that may make them hard to ensure adequately
- ► A public option could potentially mean higher taxes
- ► A public option could potentially jeopardize the long-term viability of Medicare
- ► A public option could potentially increase wait times for healthcare
- ► A public option could potentially mean lower quality care
- Only those currently on Medicare deserve Medicare

The public option would be available as an option to people who now have a health plan from their employer; however, employers would still be able to provide health plans to their workers. Based on this description and anything else you've heard about the public option, do you worry that it would pose any risk to health plan(s) that you or other people get from employers?

- ► A lot
- A little
- ▶ Not at all
- Don't know

Why did you answer this way?

- ► A public option could potentially reduce benefits for me and my family, that is, those who receive health insurance through their employers
- ➤ A public option could potentially increase costs for those who receive health insurance through their employers
- ► A public option could encourage employers to stop offering health insurance to their employees
- ► A public option could potentially mean higher taxes
- A public option could potentially increase wait times for healthcare for those with employer provided health insurance
- ► A public option could potentially mean lower quality care for those with employer provided health insurance
- Only those who currently get their health insurance through their employers deserve health insurance