

A New Poll Reveals New Yorkers' Views on Affordability of Health Insurance and State Health Reform

September 25, 2009 - A new survey released today examines New Yorkers' experiences around health care costs, and views toward making health care more affordable in the state. On behalf of The Community Service Society of New York, Lake Research Partners conducted a statewide survey among N = 1,003 New Yorkers from August 22 through August 28, 2009. The purpose of the survey is to understand how much New Yorkers can afford to spend on health care and gauge support for various ways to increase access to affordable care. The survey shows New Yorkers are anxious about the rising costs of health care and support state elected officials working toward a solution.

Following are key findings:

- Currently, the average amount New Yorkers spend for health insurance is \$182 per month. New Yorkers say they could afford to spend slightly more per month (average of \$206). Individuals in New York City (\$177) and in rural upstate areas (\$189) can afford less on average than those in urban upstate areas (\$310) and Long Island (\$258).
- Given these data, it is not surprising that 71% of New Yorkers say paying \$420 per month for a family of three for health insurance – which is currently proposed in a national health reform bill – is too much. Majorities of Democrats (75%), independents (76%) and Republicans (54%) share this sentiment.
- One in three (30%) New Yorkers say they or someone in their family has not gotten or postponed getting medical care or a prescription in the past 12 months because of a lack of money or insurance. Seventy-two percent are worried about increasing health care costs, and 40% feel too financially insecure to afford their future health care.
- Eighty one percent of New Yorkers say making health care more affordable should be a top or high priority for their elected officials, including 90% of Democrats, 77% of independents, and 64% of Republicans.
- Most New Yorkers do not want state officials to wait and see what happens with national health reform before acting at the state level. Nearly two-thirds (65%) agree that given the economy and that so many New York families and businesses are feeling squeezed, New York can't afford not to figure out an affordable option in the state right now. This view is shared among a majority of Democrats (71%), independents (63%) and Republicans (57%).

- Nearly three-quarters (74%) of New Yorkers say they would support a new option to allow New Yorkers to purchase public health insurance on a voluntary basis through existing state programs like Child Health Plus and Family Health Plus in order to make health insurance more affordable.
- By a five to one margin, New Yorkers say that if their elected officials supported this new option, they would be more likely to vote to re-elect him or her (52% vs. 10% less likely to re-elect).
- Majorities of New Yorkers also support elected officials passing laws that would allow individuals to buy in to small business policies to get lower group rates (76% support) and giving state insurance regulators the power to prevent excessive health insurance increases (67%). Support spans party affiliation and across regions in the state.

Detailed Findings

On average, New Yorkers say they can afford \$206 per month for health insurance. This is only slightly higher than what they say they are currently paying per month-- \$182. Average monthly amounts for insurance are less among women, rural upstate, New York City, the uninsured and those with lower incomes. (See Table 1.)

Table 1: Health Insurance Costs & Affordability

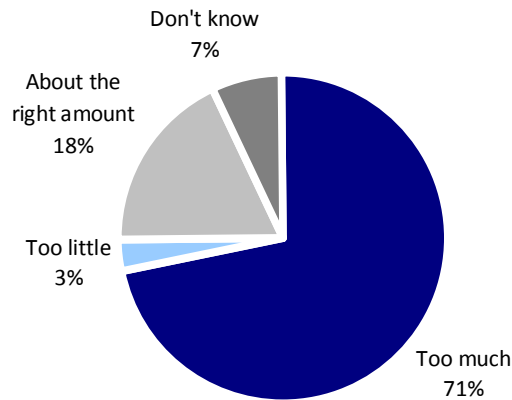
Q. Thinking about you and your family, how much do you currently spend per month for health insurance coverage for yourself and your immediate family?

Q. Thinking about you and your family, how much do you think you can afford to pay per month for health insurance coverage for yourself and your immediate family?

	Currently Paying	Can afford
<i>Total</i>	\$182.40	\$206.40
Men	\$206.10	\$243.9
Women	\$160.80	\$173.20
New York City	\$152.00	\$177.80
Long Island	\$245.30	\$258.40
Urban Upstate	\$217.40	\$310.80
Rural Upstate	\$185.10	\$189.30
Below 30k	\$96.70	\$91.50
30k- 50k	\$179.70	\$163.40
50k-75k	\$240.30	\$274.50
75k+	\$282.20	\$413.10
Private Insurance- Employer	\$224.60	\$274.30
Private Insurance- Purchased	\$372.40	\$279.50
Medicare	\$154.20	\$130.40
Uninsured	\$53.70	\$80.70

Out-of-pocket costs outlined in a national health reform bill may be too much for New Yorkers. Current legislation being discussed would require a family of three making \$55,000 per year to pay \$420 per month for health care coverage, if they are uninsured. Seven in ten New Yorkers (71%) say paying \$420 per month on health coverage for a family of three making \$55,000 a year is too much. (See Figure 1.) Eighteen percent say \$420 sounds like the right amount, and 3% say the amount is too little.

Figure 1: Is \$420 Per Month for a Family of Three Too Much, Too Little, or About the Right Amount?

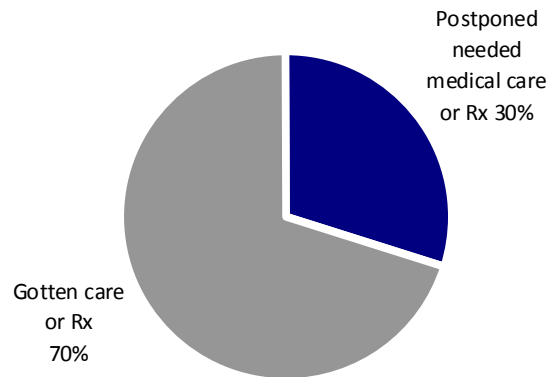


Q. Do you think paying \$420 per month for health insurance for a family of three sounds like too much, too little, or about the right amount?

If this legislation were to pass, 61% of New Yorkers say they would support using existing state tax dollars to decrease monthly payments for residents. Democrats (67%), independents (60%) and Republicans (55%) say they would support these subsidies.

Nearly one-third (30%) of New Yorkers say they or someone in their family has postponed getting needed medical care or filling a prescription in the past 12 months because of a lack of money or health insurance. (See Figure 2.) Those most likely to have postponed care are African Americans (45%), those with incomes below \$30,000 per year (43%), Hispanics (39%), age 35-44 (37%) and have less than a high school diploma (35%).

Figure 2: Delayed Care Due to Lack of Insurance or Cost

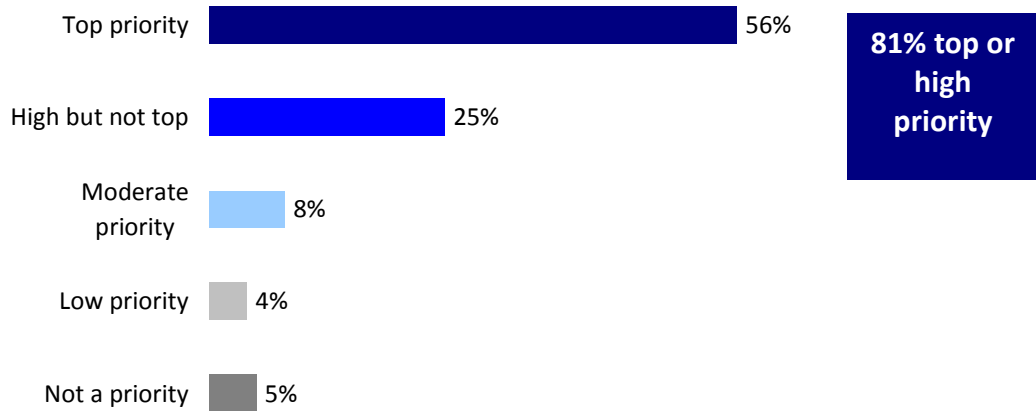


Q. In the past 12 months, have you or any member of your household: Not gotten or postponed getting medical care or surgery because of a lack of money or insurance? Needed to fill a prescription but couldn't because of a lack of money or insurance?

Close to three-quarters (72%) of New Yorkers are worried about rising health care costs. Additionally, four in ten (40%) residents in the state do not feel financially secure to meet their health needs. Fewer than one in five (17%) says they feel very secure.

Making health care more affordable should be a high priority for elected officials. Eight in ten (81%) say making health care more affordable should be a top (56%) priority or high (25%) priority for their elected officials (See Figure 3). Majorities of Democrats (90%), independents (77%), and Republicans (64%) also consider affordability a top or high priority for officials. Additionally, residents in all regions of states say the same – 83% in New York City, 75% in Long Island, 83% in urban upstate and 78% in rural upstate.

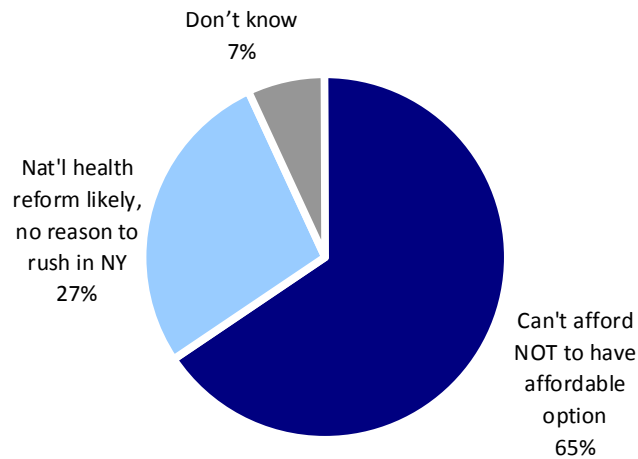
Figure 3: Priority for Elected Officials to Make Health Care More Affordable



Q. Now thinking about all of the issues facing elected officials, how high of a priority do you think making health care more affordable should be for your elected officials?

Given the national health reform debate, respondents were presented with two arguments to gauge urgency around state-level reform. Two-thirds (65%) of New Yorkers say since so many New Yorkers are feeling squeezed, New York can't afford not to have an affordable option in the state, and 27% say national health reform is likely to happen so there is no reason to rush (See Figure 4). Majorities of Democrats (71%), independents (63%) and Republicans (57%) agree more with the argument that the state cannot afford not to figure out an affordable option.

Figure 4: Views on Reforming Health Care in New York



Q. Now I would like to read you two statements that could be made about reforming health care in New York. Please tell me which one comes closest to your own view.

Some say....

That health care reform is likely to happen at the national level in the near future, so there is no reason to rush to fix health care in New York until we know more about the national reform.

Others say....

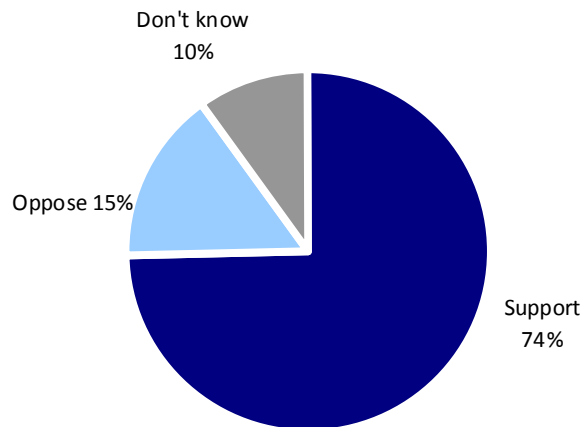
Given the economy and that so many New York families and businesses are feeling squeezed, we can't afford not to figure out an affordable option in the state right now.

New Yorkers support option to buy affordable health insurance through the Family Health Plus and Child Health Plus programs. Respondents were read the following description of one option to make health insurance more affordable in the state:

I'd like to get your reaction to a new option state officials are considering in order to make health insurance more affordable. This option would allow New Yorkers to purchase public health insurance on a voluntary basis through the Child Health Plus and Family Health Plus programs on a sliding scale, based on income. As an example, a family of three earning \$55,000 per year would pay \$175 per month and have a choice of private insurance plans. People with higher incomes would pay more. The insurance would be comprehensive and include dental, vision, mental health and prescription coverage. There would be no deductibles and copayments would be between \$10 and \$25. A majority of this program would be funded with existing health and insurance taxes, and federal matching funds.

After hearing this description, 74% of respondents say they would support such a proposal, and 15% oppose (See Figure 5). Ten percent say they are not sure. Majorities of Republicans (59%), independents (74%) and Democrats (82%) express support, as well as those in New York City (74%), Long Island (72%), urban upstate (75%) and rural upstate (74%).

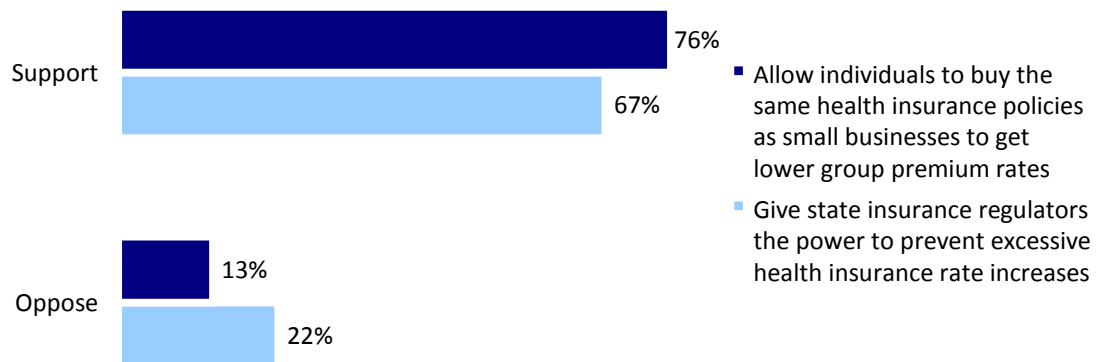
Figure 5: Support for Public Health Insurance Option



Half of respondents (52%) say they would be more likely to vote to re-elect their state legislator if he or she supported this new option to make health insurance more affordable. Ten percent say they would be less likely to vote to re-elect, and 30% say an official's position on this option would not make a difference in their vote.

Majorities also support other policies to make health insurance more affordable. Three in four (76%) state residents support legislators passing laws to allow individuals to buy in to small business policies to get lower group rates. Two-thirds (67%) say they would support a law giving state insurance regulators the power to prevent excessive health insurance increases. (See Figure 6.) Support for both measures span party identification and regional subgroups.

Figure 6: Support for State Legislators Passing Laws That Would Lower Premium Rates and Prevent Excessive Rate Increases



Q. Would you support or oppose elected officials passing a law that would: Allow individuals to buy the same health insurance policies as small businesses to get lower group premium rates? Give state insurance regulators the power to prevent excessive health insurance rate increases?

Methodology

This statewide survey was conducted by telephone August 22- 28, 2009 among 1,003 adults 18 and older statewide, using RDD probability sample. Data were weighted by gender, age, race, and region. The margin of sampling error for the survey is ± 3.1 percentage points. The sampling error is larger for smaller subgroups within the sample.