

# Findings From a New York Statewide Poll on Health Reform, 2009



## Preliminary Findings

Elisabeth Ryden Benjamin, MSPH, JD, Vice President of Health Initiatives  
Community Service Society

September 2009

# Outline of Presentation

---

- Methodology
- Key Findings
- Affordability
- Health Hardships
- Health Care Policy
- Acknowledgements

# Methodology

---

- ❑ The Community Service Society and Lake Research Partners designed this survey, which was administered by Lake Research Partners by phone using professional interviewers. The survey reached a total of 1,003 New York residents.
- ❑ The survey was conducted from August 22-28, 2009. Telephone numbers for the survey were drawn using random digit dial (RDD).
- ❑ The margin of error for the full survey is +/- 3.5 percent.

# Key Findings

---

- Currently, the average amount New Yorkers spend for health insurance is \$182 per month. On average, New Yorkers say they could afford to pay slightly more per month (\$206).
- 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.
- One in three (30%) New Yorkers say they or someone in their family has 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 financially insecure to be able to afford their future health care.
- Eighty percent of New Yorkers say making health care more affordable in the state should be a high or top priority for their elected officials.

# Key Findings, continued

---

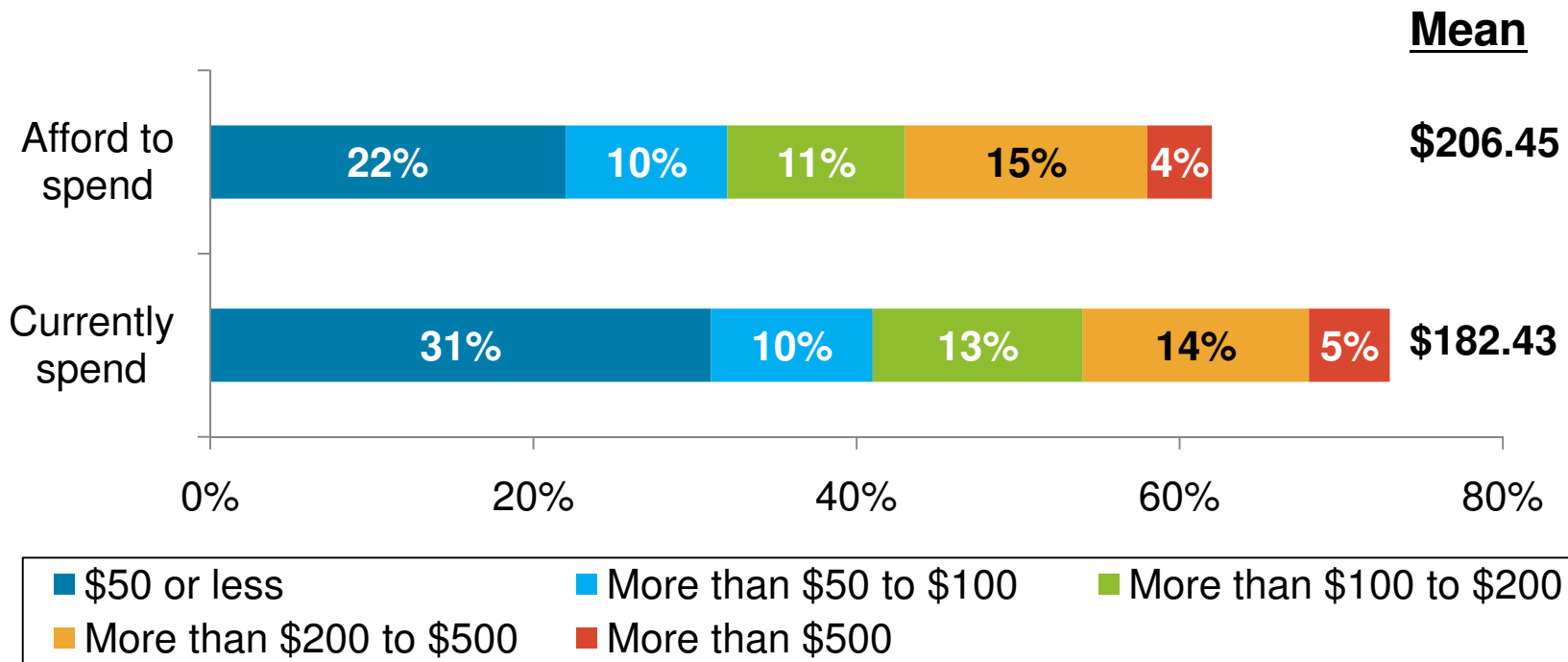
- Despite the national health reform debate, New Yorkers do not want state officials to wait to see what happens. Close to two-thirds (65%) say that given the economy and that so many New York families and businesses are feeling squeezed, New York can't afford not to figure out an affordable option in the state right now.
- 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%) and giving state insurance regulators the power to prevent excessive health insurance increases (67% support).

# Affordability



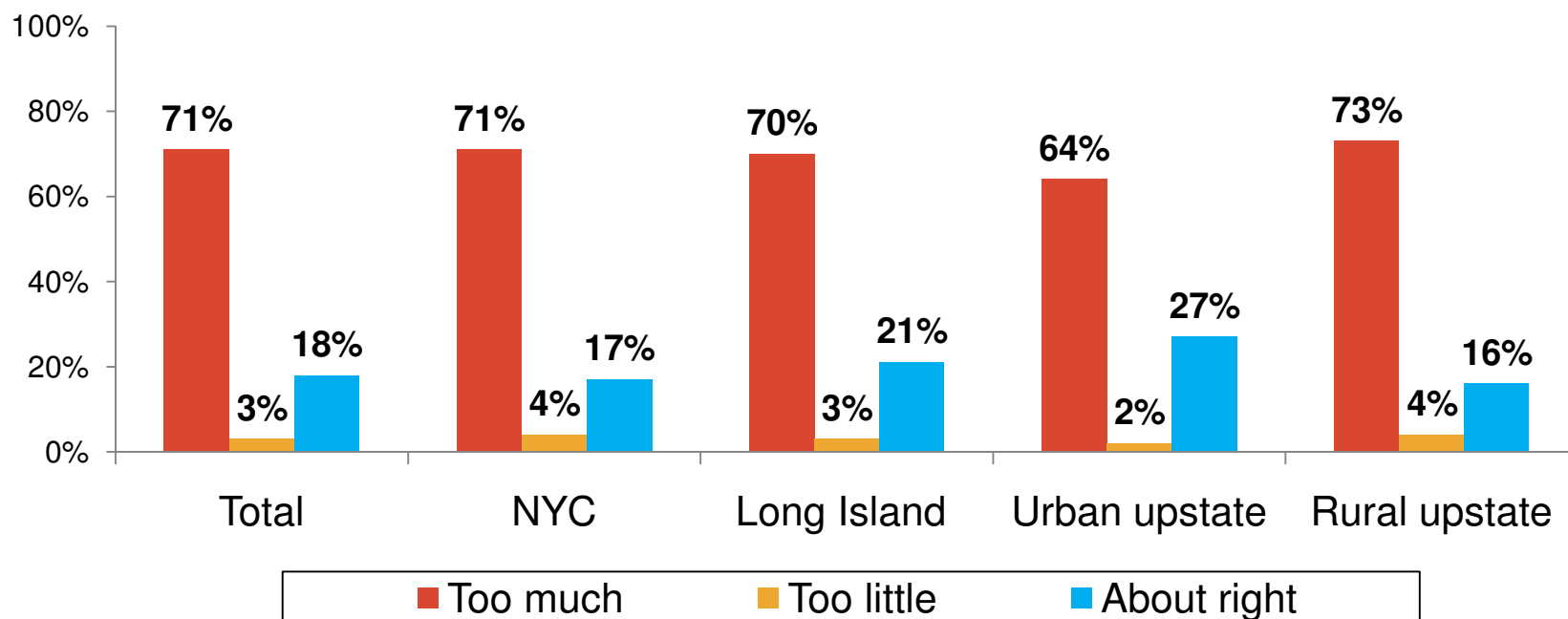
# New Yorkers say they can afford to pay slightly more than they currently spend per month for health insurance coverage.

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



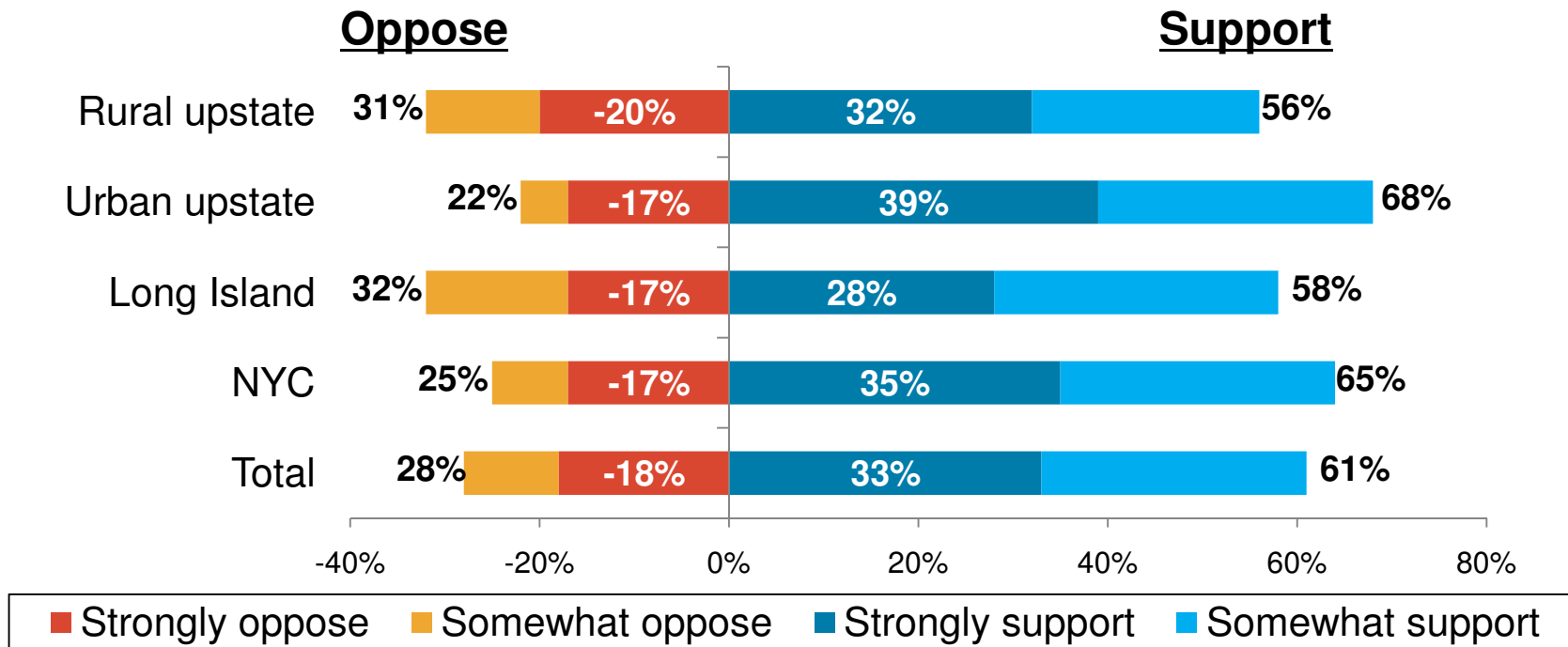
# A majority of New Yorkers say \$420 per month for health insurance coverage is too much for middle-income earners.

I'd like to get a sense of how much you think a family of three in NY earning \$55,000 a year before taxes can afford to pay for health insurance. 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?



# A majority of New Yorkers support using state subsidies to lower the cost of health insurance if it is too high under a national reform.

A national health reform bill being discussed proposes that families earning \$55,000 a year would have to buy health insurance for \$420 per month if they have no other coverage. If this happens, would you support or oppose state legislators using existing tax dollars to lower that monthly amount since the cost of living is so high for New Yorkers?

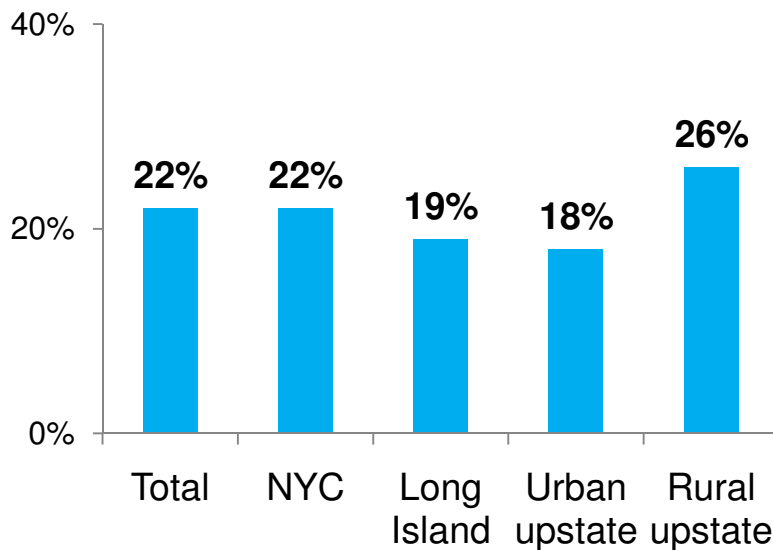


# Health Hardships

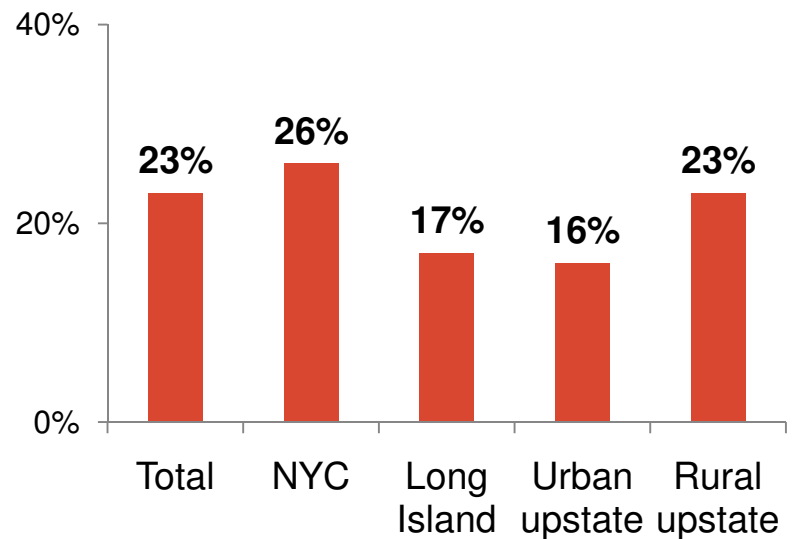


# 1 in 3 New Yorkers are not getting the care they need.

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?



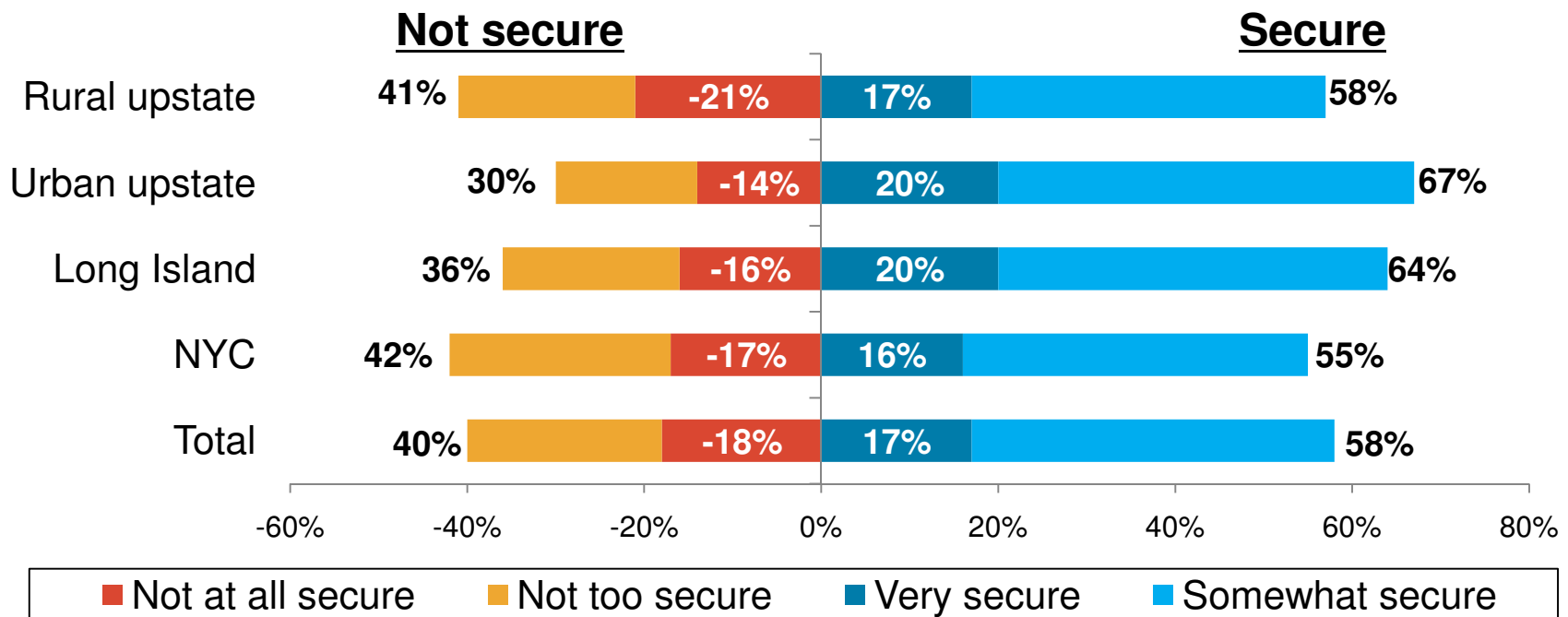
■ Not gotten/postponed medical care



■ Needed to fill a prescription but could not

# 2 in 5 New Yorkers do not feel financially secure to meet their future health needs.

Thinking about the future, how financially secure do you feel you are to meet your future health needs – do you feel very secure, somewhat secure, not too secure, or not at all secure?

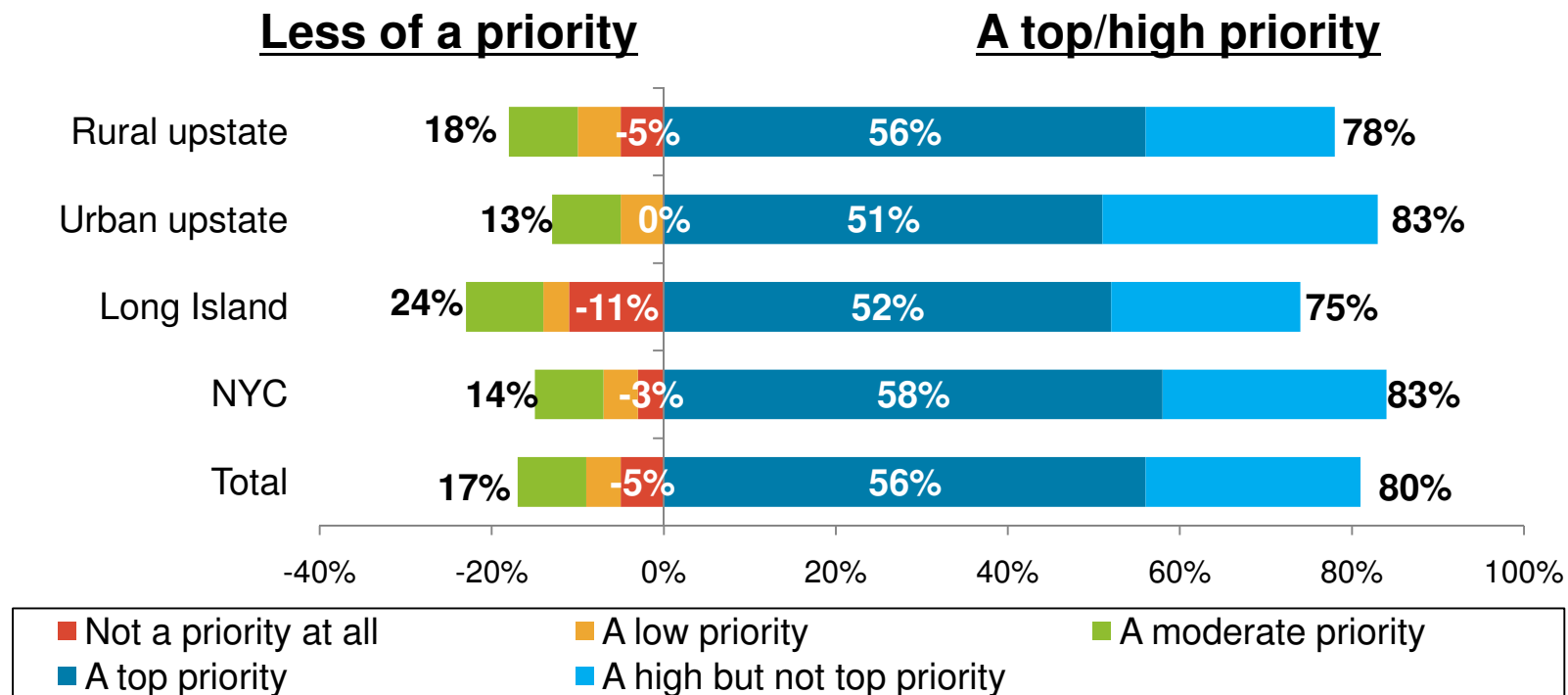


# Health Care Policy



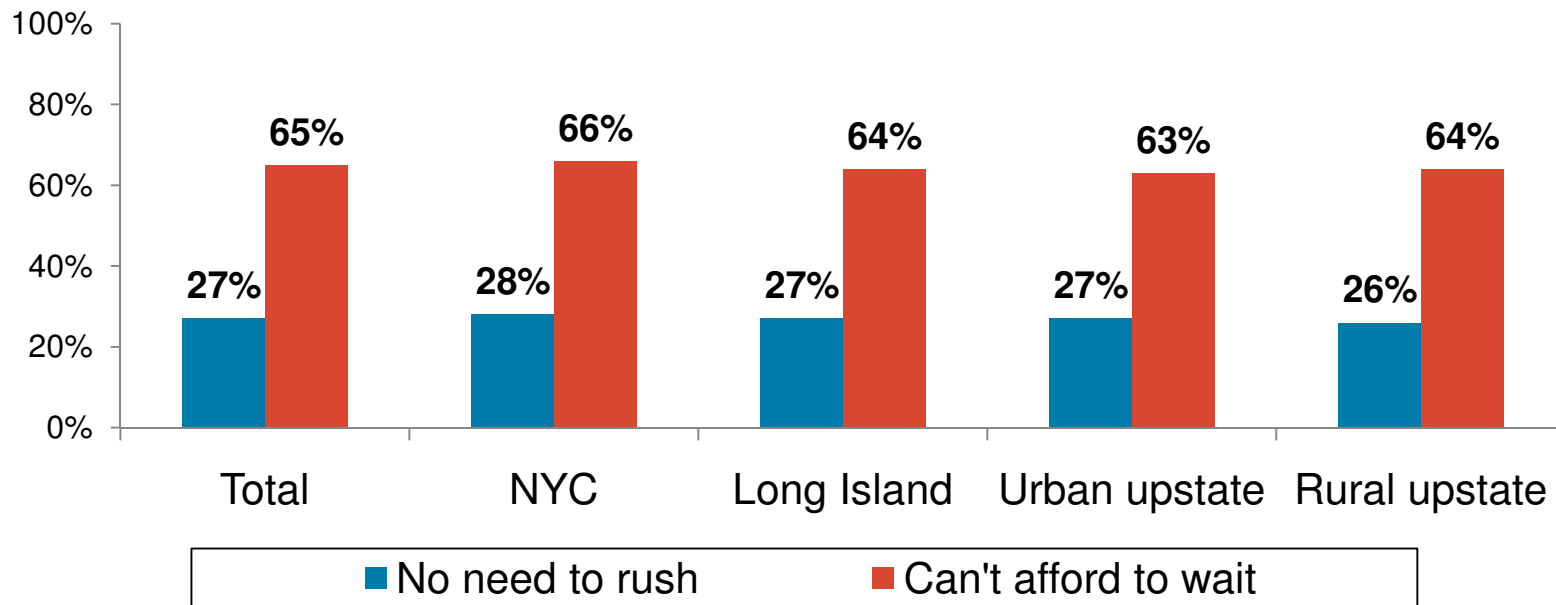
# 4 in 5 New Yorkers say health care affordability should be a top priority for their elected officials.

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?



# New Yorkers say they can not afford to wait for national health reform.

Please tell me which comes closest to your 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 NY until we know more about the national reform/Given the economy and that so many families and businesses are feeling squeezed, we can't afford not to figure out an affordable option in the state right now.



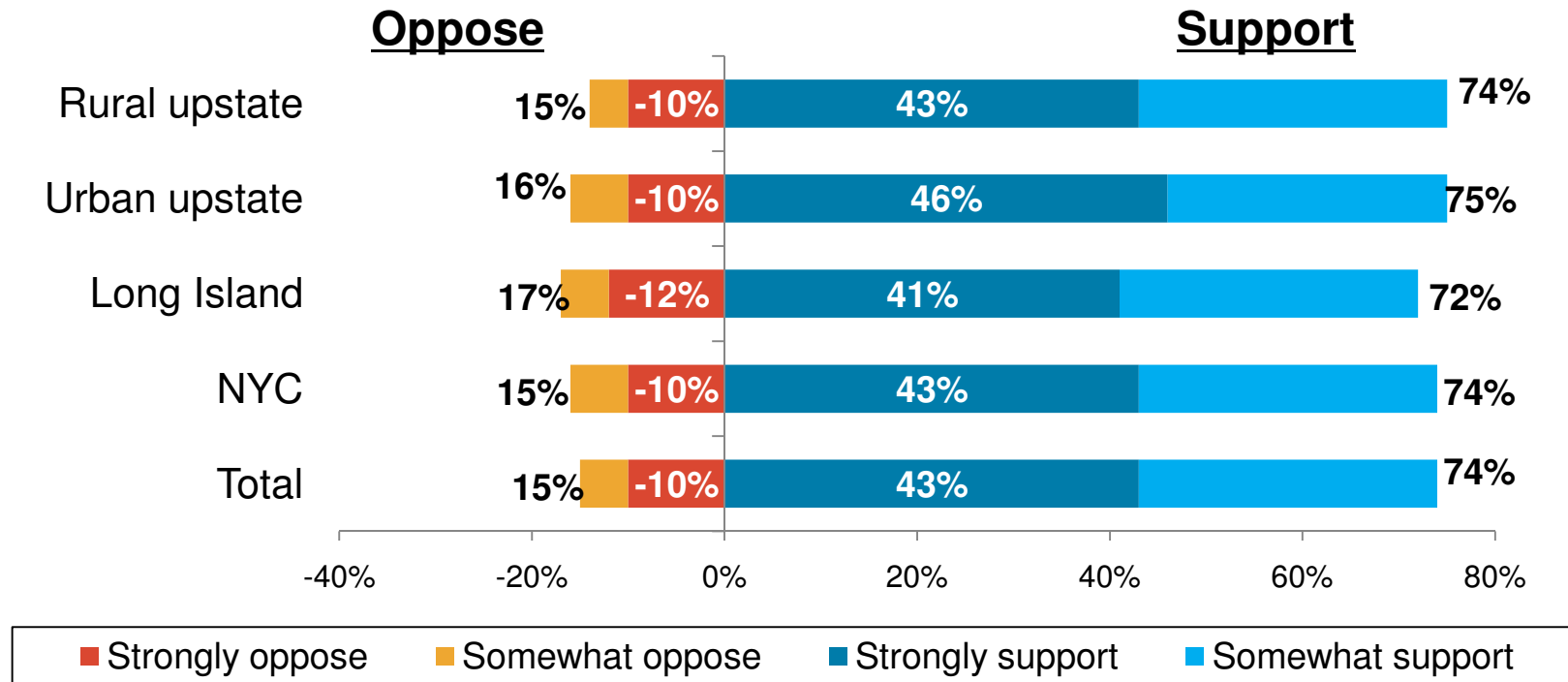
# Text for public insurance expansion proposal.

---

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 3 earning \$55,000 would pay \$175 per month and have a choice of private insurance plans. People with higher income 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.

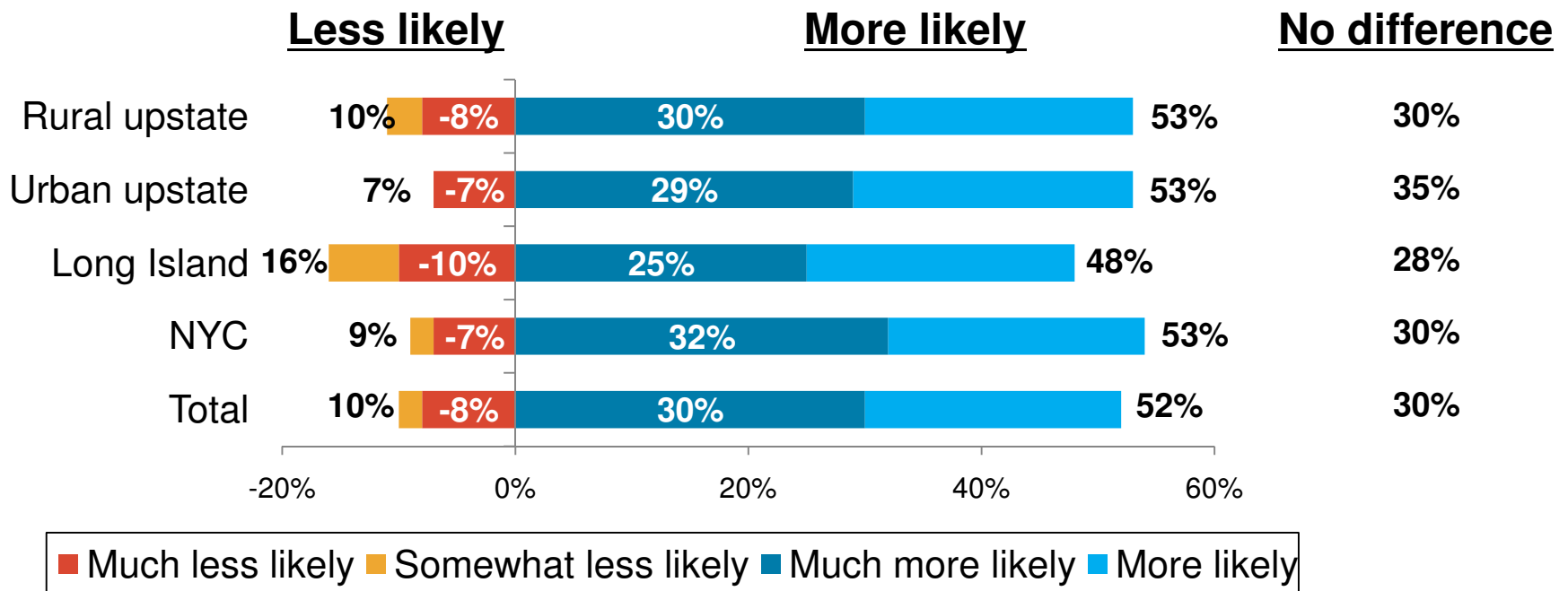
# Nearly 3 in 4 New Yorkers support a plan that would allow them to buy public insurance on a sliding-fee scale.

Based on what you heard, would you support or oppose this new option to make health insurance more affordable to New Yorkers?



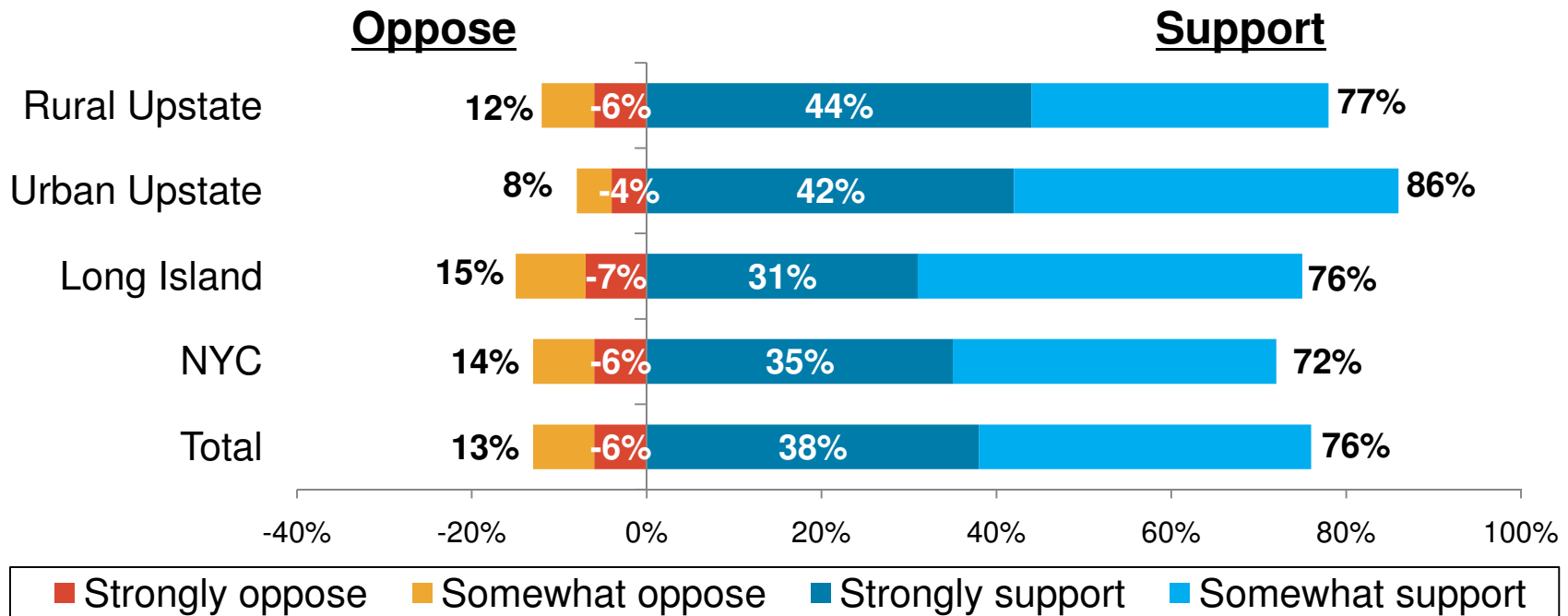
# By a 5 to 1 margin, New Yorkers say they are more likely to re-elect their state legislator if they support this new option.

If your state legislator supported this new option to make health insurance more affordable, would you be more likely or less likely to vote to re-elect him or her, or would it not make a difference to you?



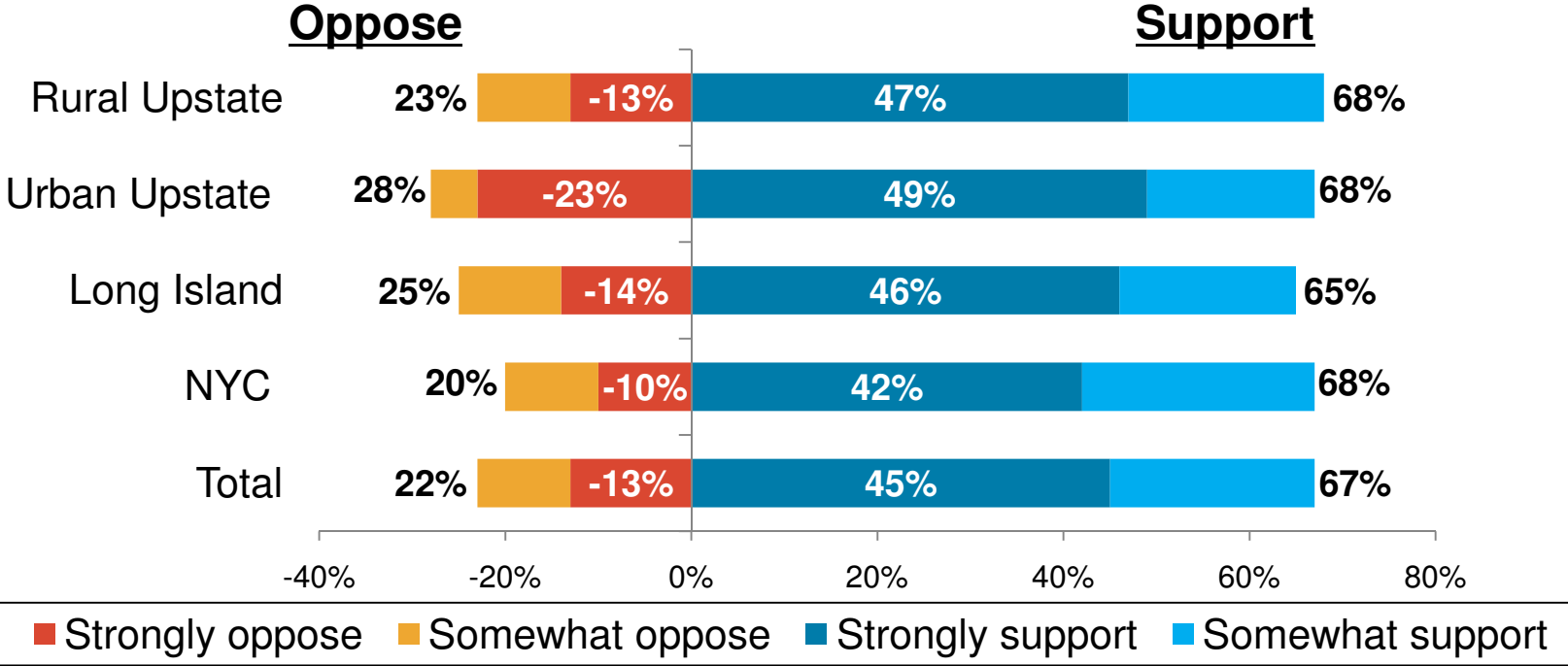
# 3 in 4 New Yorkers support state officials passing laws to let them buy same insurance policies as small businesses.

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?



# 2 out of 3 New Yorkers support state regulators preventing excessive insurance rate increases.

Would you support or oppose elected officials passing a law that would give state insurance regulators the power to prevent excessive health insurance rate increases?



# Thanks!

---

- ❑ For 160 years, CSS has been the leading voice on behalf of low- and moderate-income New Yorkers. Our mission is to bring the voices of low and moderate-income New Yorkers to the policy conversation.
- ❑ To learn more about the Health Care for All New York Campaign, visit our website at [www.hcfany.org](http://www.hcfany.org). Or, for more information on CSS's Cornerstone for Coverage Proposal, please go to our website, [www.cssny.org](http://www.cssny.org), or call Elisabeth Benjamin at (212) 614-5461 or Arianne Garza at (212) 614-5541.
- ❑ Special Thanks to:
  - Lake Research Partners
  - The Nathan Cummings Foundation, the New York Community Trust, and the United Hospital Fund for their support for our research work in the health coverage area.