



Health Care and Michigan Voters

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The Context

- ✓ **Health care is clearly salient to voters, and the top issue after the war in Iraq and the economy. Rising costs are the top concern for voters, the vast majority of whom are insured.**
- ✓ Voters are concerned it will cost more to insure the uninsured. Cost-shifting is not well-understood.
- ✓ Voters connect to health care as consumers. They feel they are getting less for more, and resent that insurance companies deny coverage to people who need it and to people with pre-existing conditions and hit consumers with increased deductibles and co-pays.
- ✓ Voters often support reform proposals in principle — but pull away from policy specifics fearing higher costs or lower quality *for them personally*. They don't want to lose what they have. Choice is key to reassure them.
- ✓ The concept of “quality affordable health care” is more appealing than “universal coverage.” It bridges the uninsured and underinsured to the insured who are worried about rising costs.

Core beliefs

- ✓ **Health care has become a core value** – linked to the pursuit of the American Dream, our country's destiny, and each family's well-being and future.
- ✓ Voters talk about it in moral terms – no American should be denied access to health care.
- ✓ Voters see health care as a necessity. **They see a role for something beyond market forces to ensure affordable access.**
- ✓ Voters believe everyone should have access to quality, affordable health care — but they don't want to pay for those they perceive to be “undeserving”. Insuring illegal immigrants is a problem.
- ✓ Voters want an “American” solution. They are skeptical of a “government run” program, but they see a clear role for government as a watchdog.

Barriers

- ✓ Cynicism about government
- ✓ Concerns about government bureaucracy, red tape, and high costs
- ✓ Who is going to pay for it?
- ✓ Fear of higher costs, higher taxes
- ✓ Scarcity – voters worry about what they will lose in quality
- ✓ Blocked altruism – what do I lose?
- ✓ Illegal immigrants and other “undeserving” people
- ✓ Perceived impact on small businesses
- ✓ The ability of powerful interests to block action

Overcoming the Barriers



- ✓ Incorporate an element of personal responsibility
- ✓ Include options and choices in proposals – make sure it's employee choice, not just employer choice
- ✓ Use preventive care as a stepping stone
- ✓ Find a uniquely *American* solution, including choice
- ✓ Emphasize security and peace of mind and control, especially with women
- ✓ Focus on our support for small business
- ✓ Propose initiatives that reflect voter values about health care
- ✓ Define a role for government as watchdog and rule maker
- ✓ Animate anger, not fear



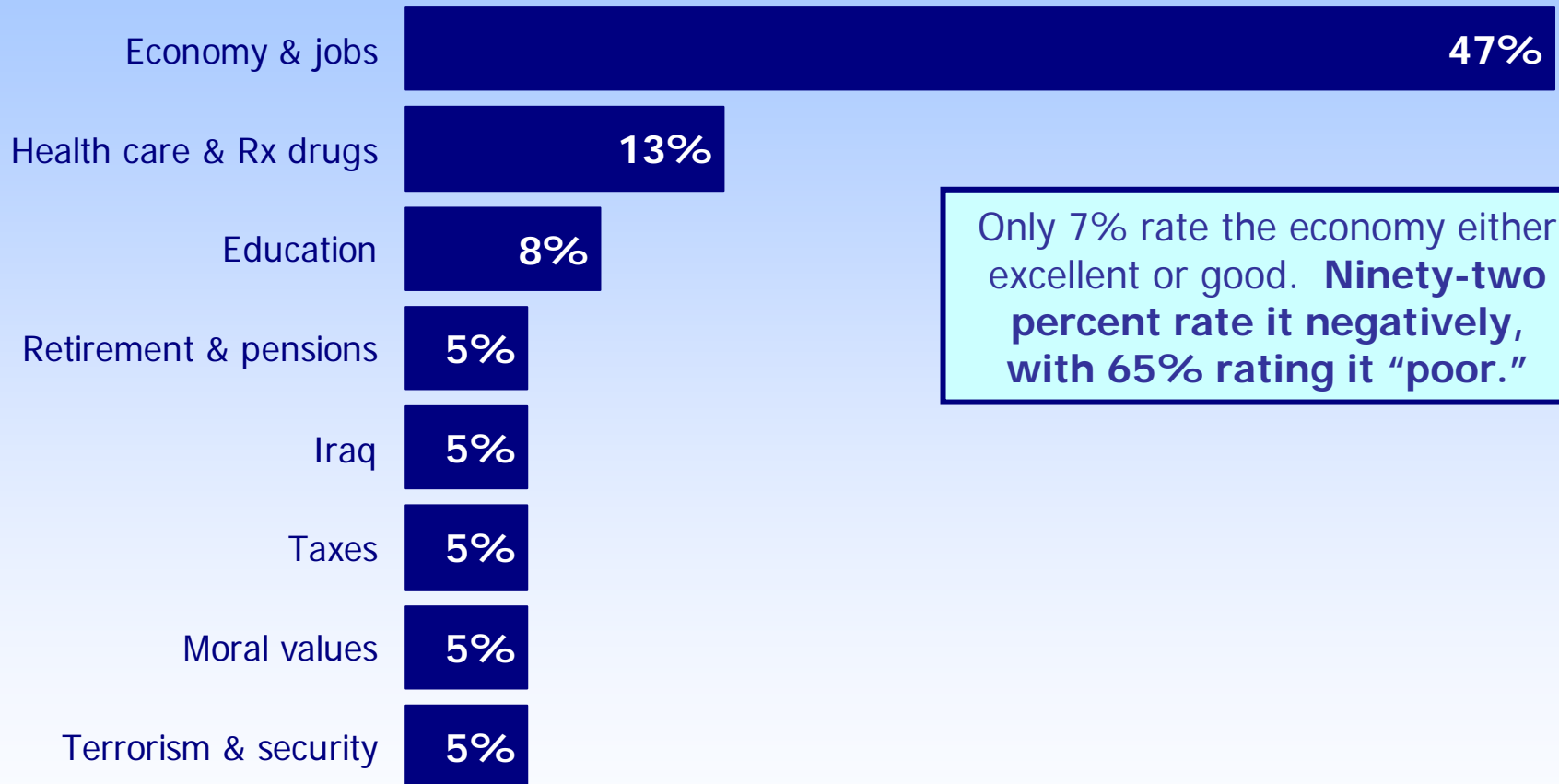
Political Context in Michigan and Nationally to Health Care

*Health care is quickly becoming a top
domestic and economic concern*



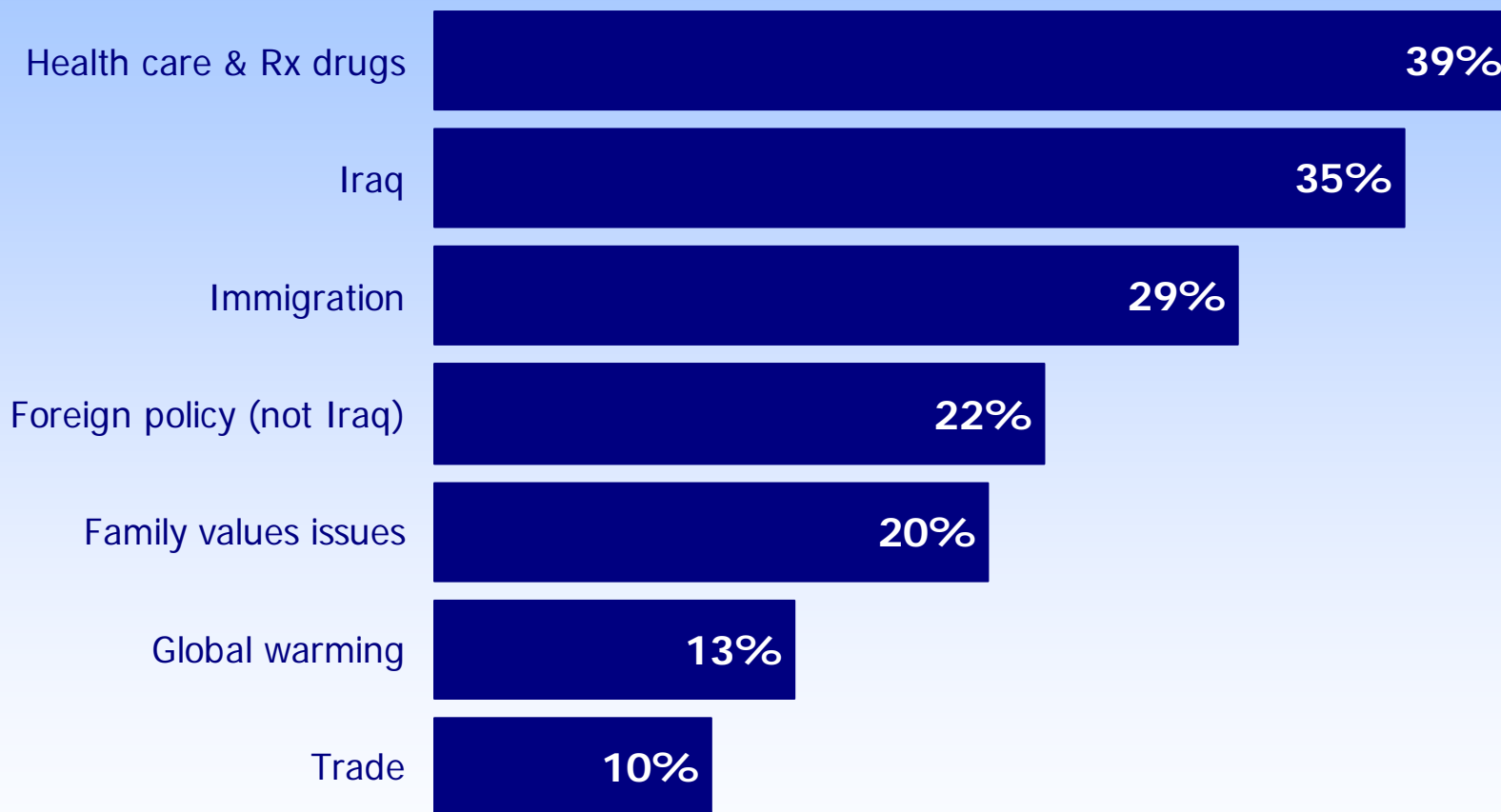
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By far, the economy is the top concern for Michigan voters.



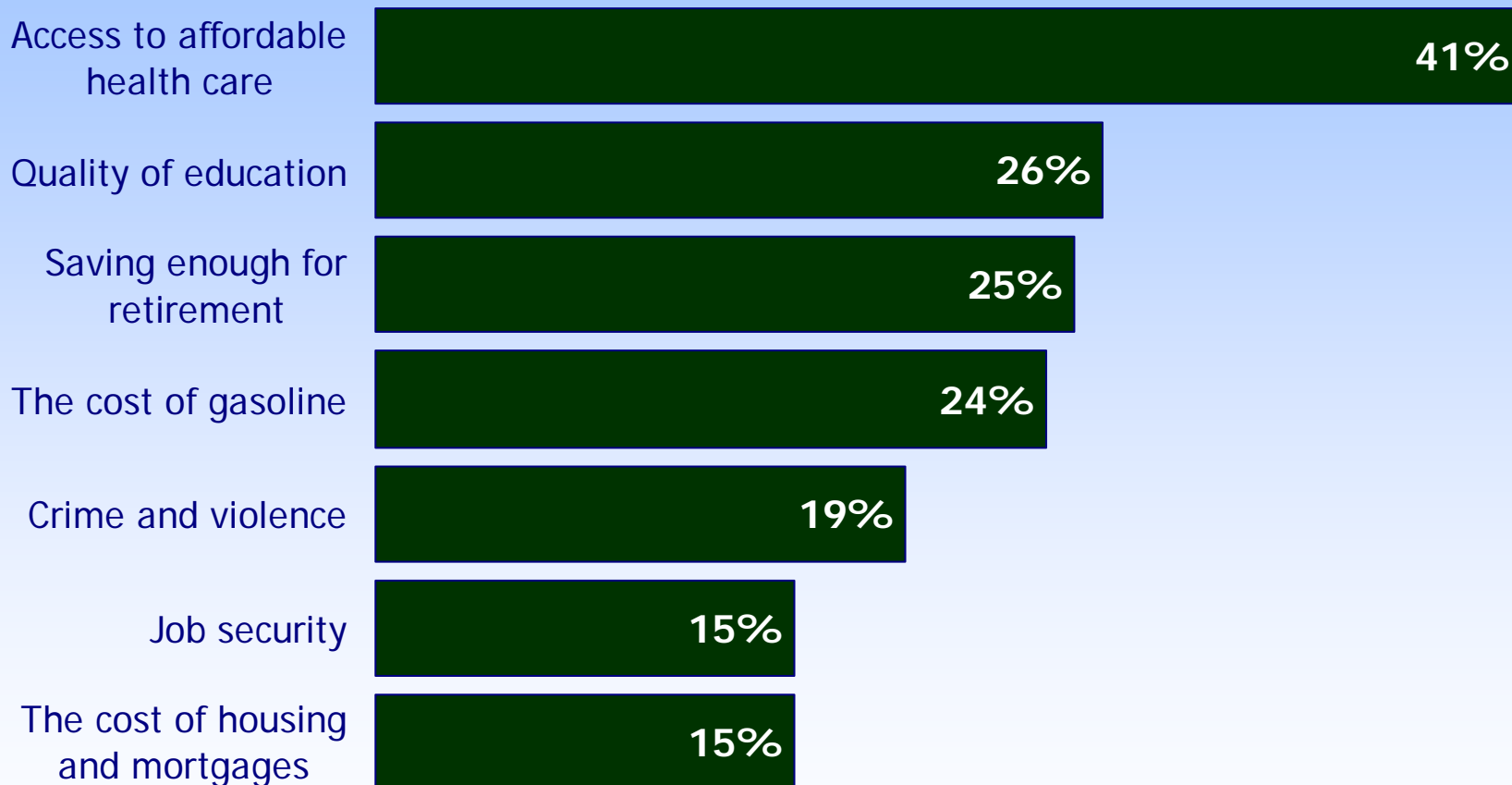
7 Now I am going to read you a list of concerns that some people in Michigan have. Please tell me which one of these you personally worry about the MOST

Nationally, when asked which issue needs a “new direction” more voters choose health care, even over Iraq—pointing to the strong desire for change.



Please tell me the one or two, if any, where you feel America is most in need of a new direction and a new approach. Well, if you had to choose just two, which would you choose?

Nationally, access to affordable care is a very personal economic issue for voters, even over other domestic issues that get more press attention.

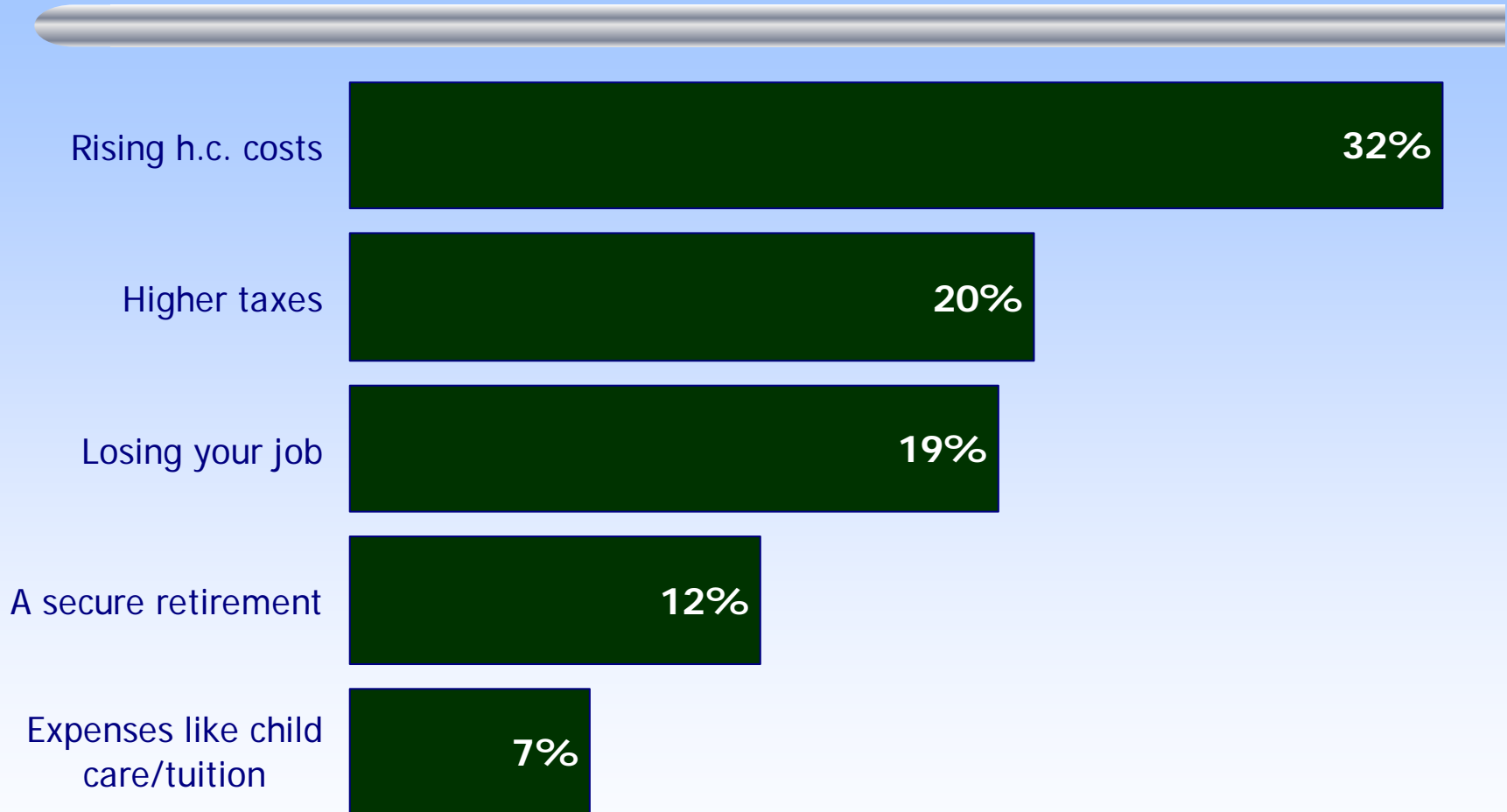


9 Let me read you several things people worry about in their own lives. Please tell me the one or two, if any, that you worry about in your own life. Well, if you had to choose just two, which would you choose

NBC/WSJ, 1,509 adults nationwide, Nov. 1-5, 2007

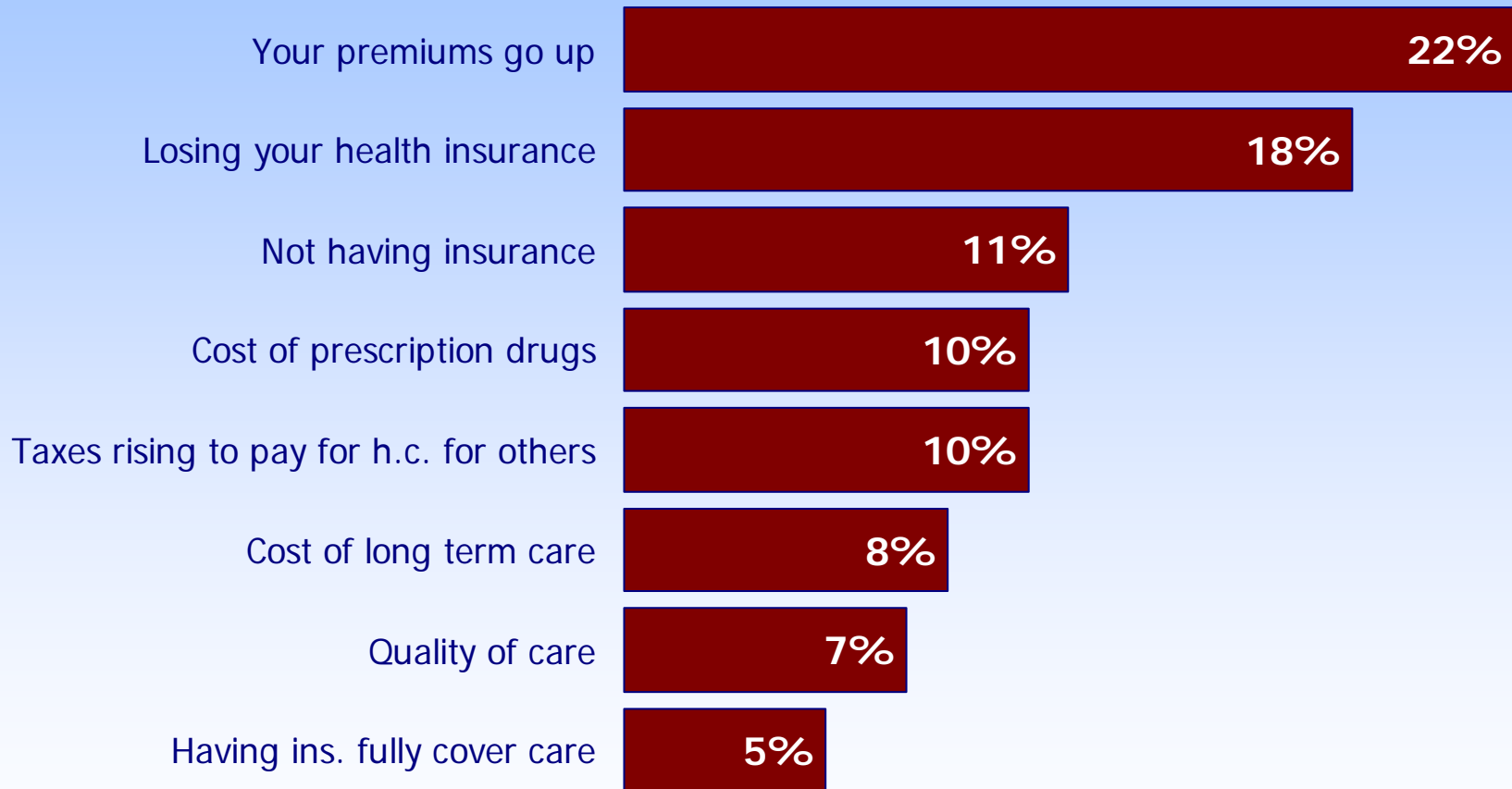
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Health care is also a pressing economic issue in Michigan.



Thinking specifically about the economy, what are you personally worried about the most ?

In Michigan, voters are much more worried about rising premiums and losing insurance than they are about taxes rising in order to increase coverage.



And thinking specifically about health care, what are you personally worried about the most?



Key values in this debate

*Quality affordable health care,
responsibility as a two-way street,
America, control, and peace of mind*



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Health Care is Personal

People take health care solutions very personally and pay attention to how the solutions impact them.

People put their families and themselves first, wanting to know what a proposal will do for them and how it will affect them as a taxpayer and as someone often with coverage provided by an employer or government.

The merit of the Guaranteed Affordable Choice Plan is that it allows for people to see themselves being a part of it, and has the potential to overcome fears of loss of what they already have.

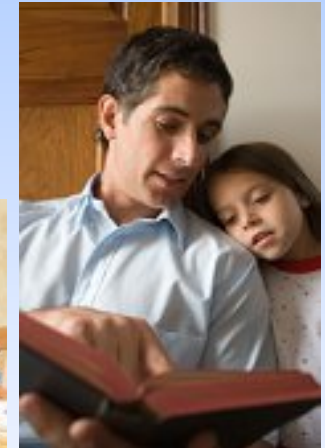


Personal Responsibility

If voters don't clearly hear a central place for "personal responsibility" in proposals, they are turned off.

Some are concerned with the "free rider" problem—where they perceive that people who work hard and make good choices end up subsidizing the health care of others.

Once their need for others to demonstrate personal responsibility is met, people become more generous.



"I thought [Healthy Generation] was a good idea but I think that parents need to take more responsibility over what their kids do and what they watch on TV and what they eat." (Atlanta, Latina)

Choice, Control, Competition

People want to make their own choices of doctors, tests, specialists, drugs, and second opinions. They believe choices are being reduced by employers, HMOs, and insurance companies.

Women are less responsive to competition than men, but still want choices.

Our opponents often define our proposals as a “one size fits all” government system that will reduce choices — and quality.

Our proposals must include options and choices. They must give control over this increasingly arbitrary system driven by greed.



Concept of “competition” not as good as “choice.” Many women said they feared competition.

Preventive Care as Stepping Stone

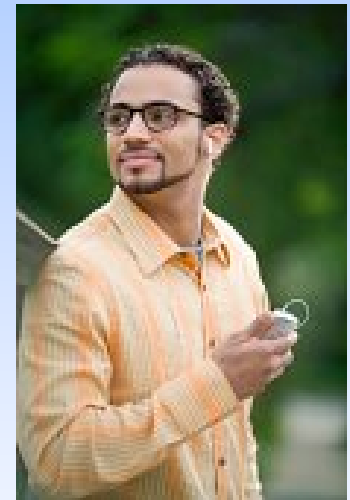
Seen as “common sense” investment. Saving money long-term. “Pay now or pay later.”

Prevention seen as encouraging *personal responsibility*.

Guaranteeing access to preventive care is a clear role for rules and government.

Preventive care is a potential escalator. When included, people often move to the idea of treatment.

“Wellness” does not test well.



“We’ll be more than happy to pay that, because we know that’s a savings for us in the future if we’re healthy.” (Atlanta, mobile materialist, male)

An American solution

Voters are feeling that the needs of Americans are being neglected. They are eager for a uniquely American solution. They are sceptical of a “government run” plan, but also acknowledge the shortcomings of the private insurance system.



They believe American ingenuity would produce the best solution to the health care problem.

Voters want concrete solutions to problems, and doable steps to move us forward and make health care more affordable.

“I think we have to look at where we’re going as a society. If that means encompassing people who don’t have health care so that their problems can be brought under control now and not progress further, which is more cost-effective, then that’s what we need to do.” (Atlanta, Marginalized Middle Ager, female)

Peace of Mind

People, especially women, want security and peace of mind for themselves and their families. They want affordable health care they can count on. They want affordable health care that mirrors life's transitions: job changes, kids turning 18 or 21, part-time and full-time work, having a major disease, retiring before Medicare kicks in, etc.

And they want affordable health care that mirrors transitions in the economy – outsourcing, mergers, buyouts, reduced hours, profit cycles, etc.



*“I’m going to be in your situation very soon because, being divorced, I was under my husband’s insurance and that’s going to run out the first of the year. As an independent contractor, I’m going to have to find insurance.”
(Atlanta, marginalized middle ager, female)*



Health Care Reform National Data

Testing proposals to broaden access

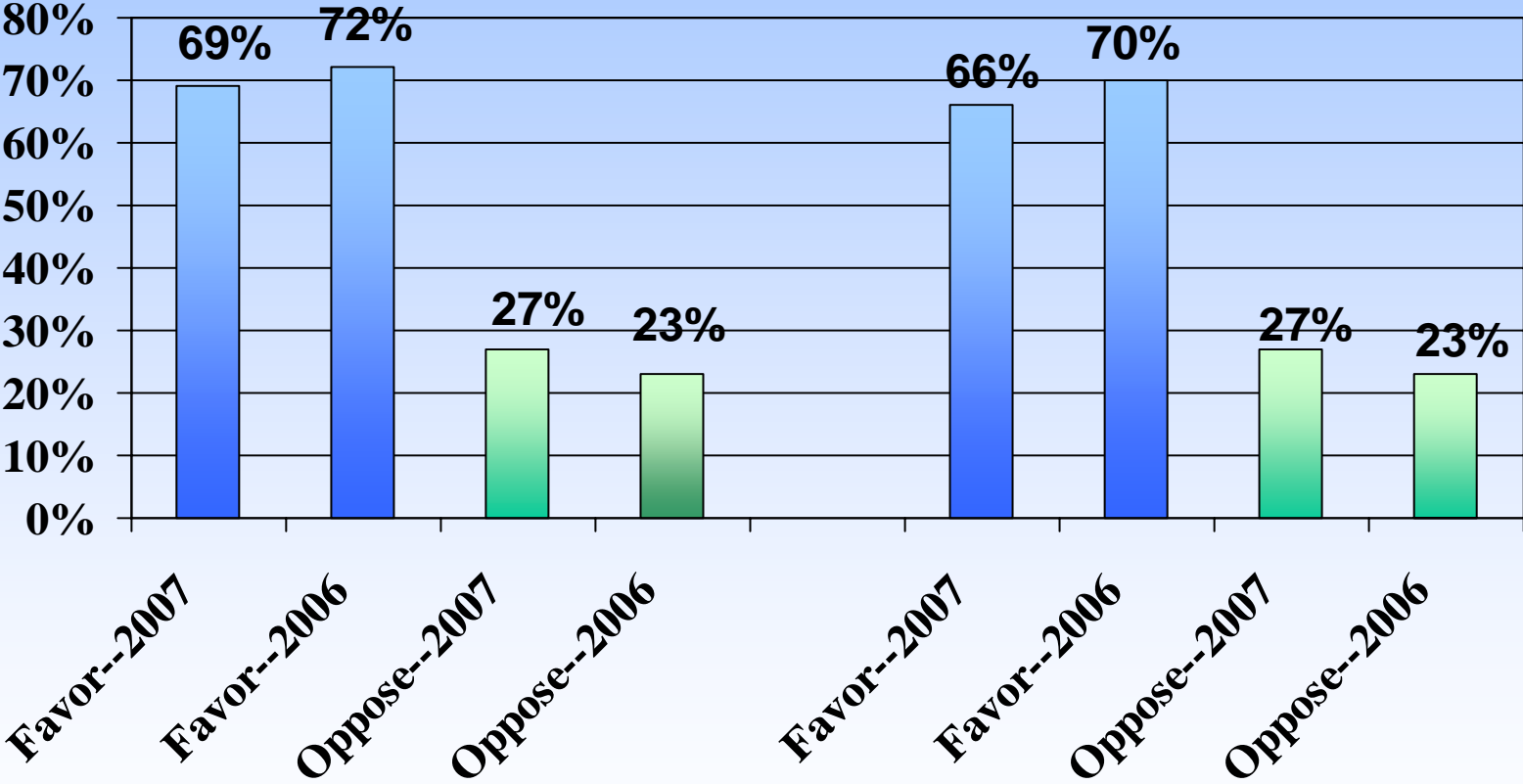


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Key Survey Findings— Guaranteed Affordable Choice is Popular

- ✓ Voters continue to support providing affordable, quality health care for all Americans even if it means raising taxes or a major role for the federal government.
- ✓ A strong majority of voters favor Guaranteed Affordable Choice (GAC), and voters prefer it to other health care reform alternatives tested like HSAs or a single payer plan.
- ✓ However, voters believe their taxes and costs will go up regardless of what is proposed.

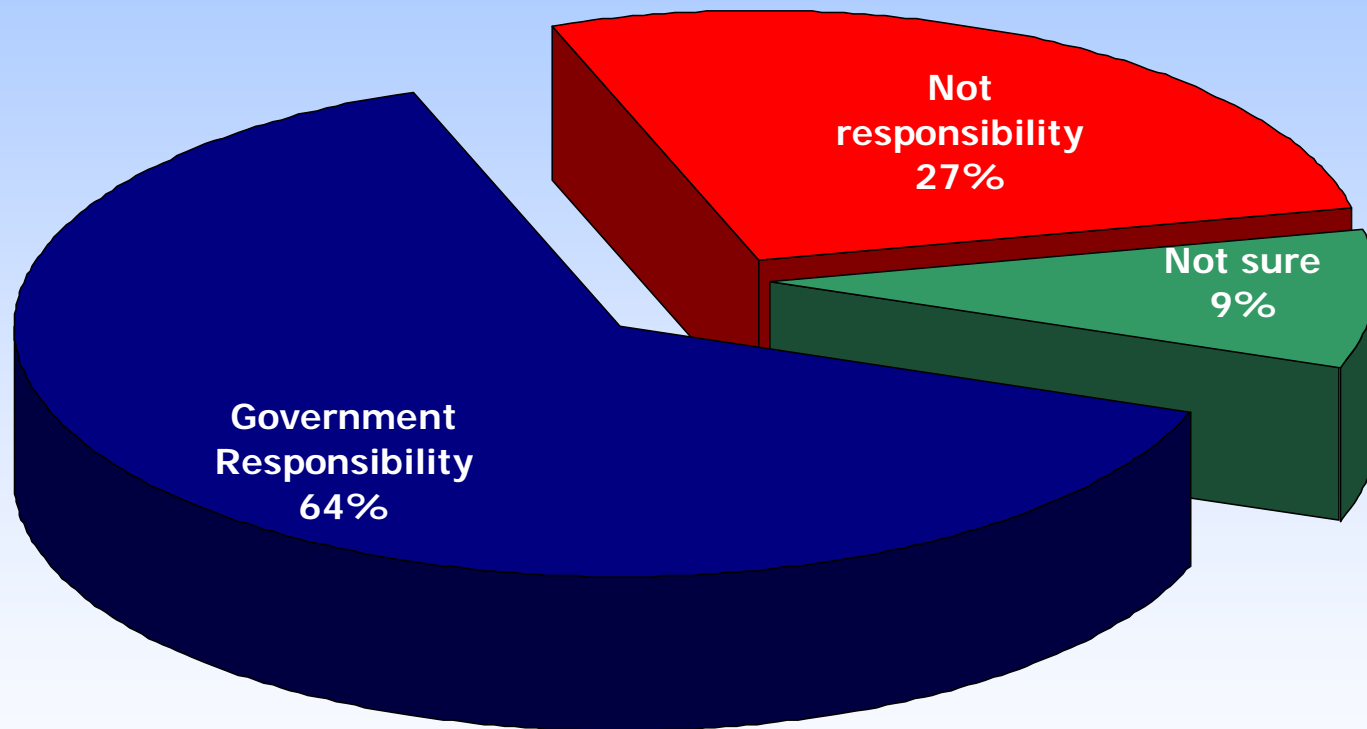
In principle, around two-thirds of all voters continue to favor health care access for all Americans, even if it means higher taxes or a major government role—though support has declined slightly in the past year.



Do you favor or oppose providing access to affordable, quality health care for all Americans even if it means raising your taxes?

Do you favor or oppose providing access to affordable, quality health care for all Americans even if it means a major role for the federal government?

Almost two thirds of voters believe guaranteeing health insurance *is* the responsibility of the federal government.



Do you think the federal government should guarantee health insurance for all Americans, or is this not the responsibility of the federal government?

Text of GAC, HSA, Tax Credits, and Single Payer plan.

Guaranteed Affordable Choice language:

An approach that would guarantee affordable health insurance coverage for every American with a choice of private or public plans that cover all necessary medical services, paid for by employers and individuals on a sliding scale.

Health Savings Account language:

A Health Savings Account program that would provide tax-deductible savings accounts to all Americans if they purchase a private insurance plan with at least a thousand dollar deductible.

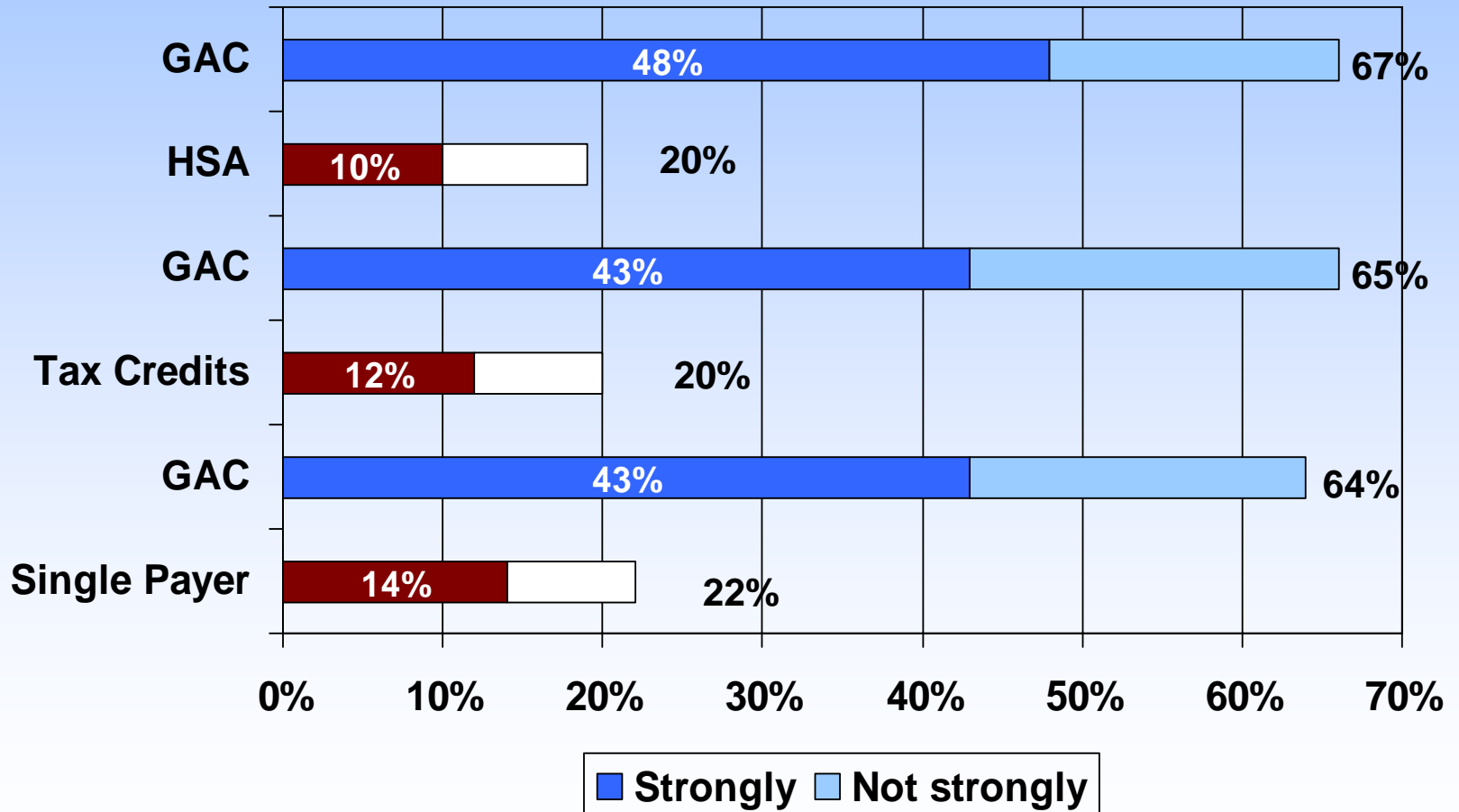
Tax Credits language:

An approach that would provide tax credits that will reimburse individuals and families for 25 to 50 percent of the cost of their private health insurance policies.

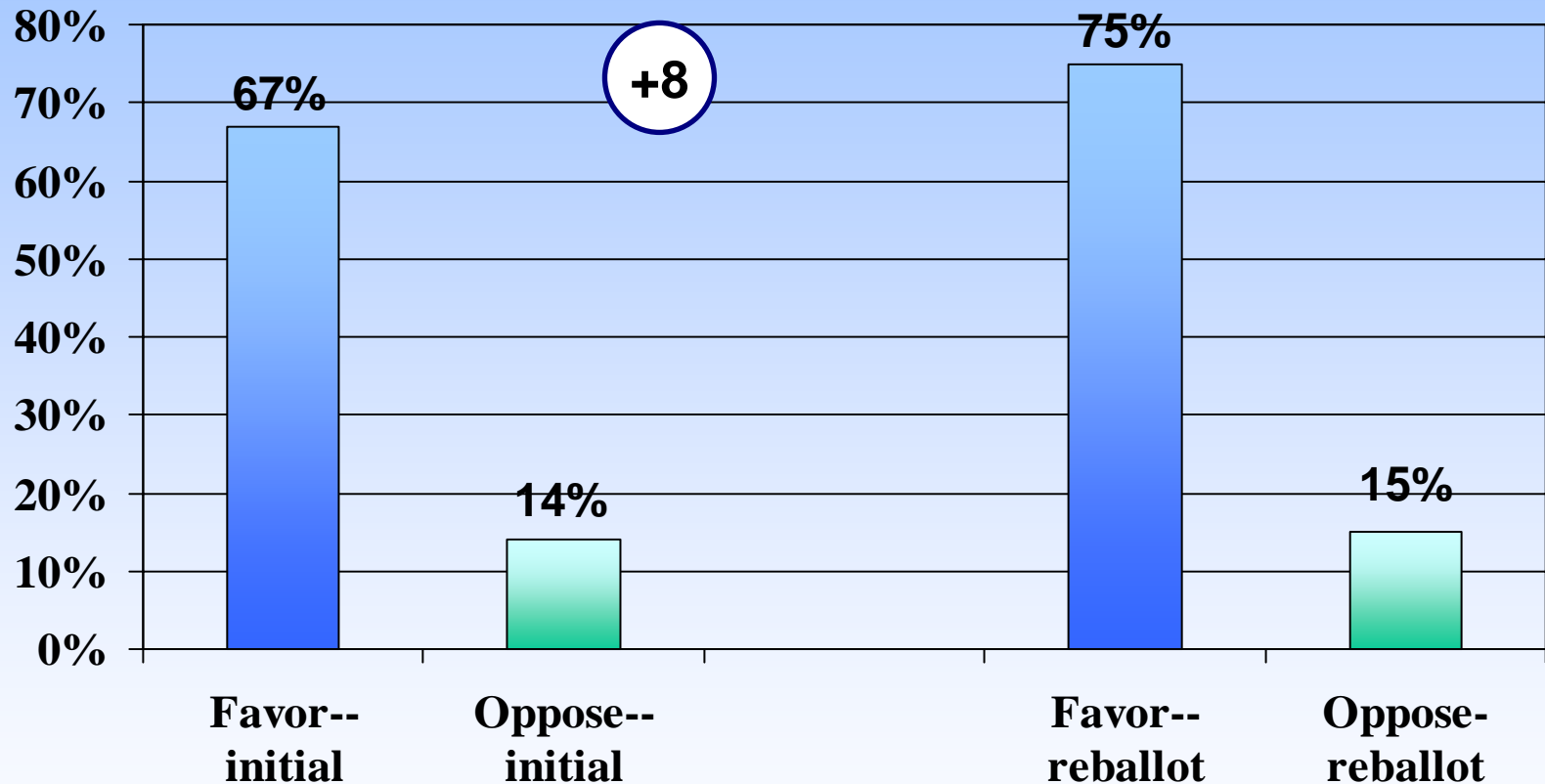
Single Payer language:

A single government-financed health insurance plan for all Americans financed by tax dollars that would pay private health care providers for a comprehensive set of medical services.

When asked head-to-head, voters prefer Guaranteed Affordable Choice over health savings accounts, tax credits, or a single payer plan by about three-to-one.

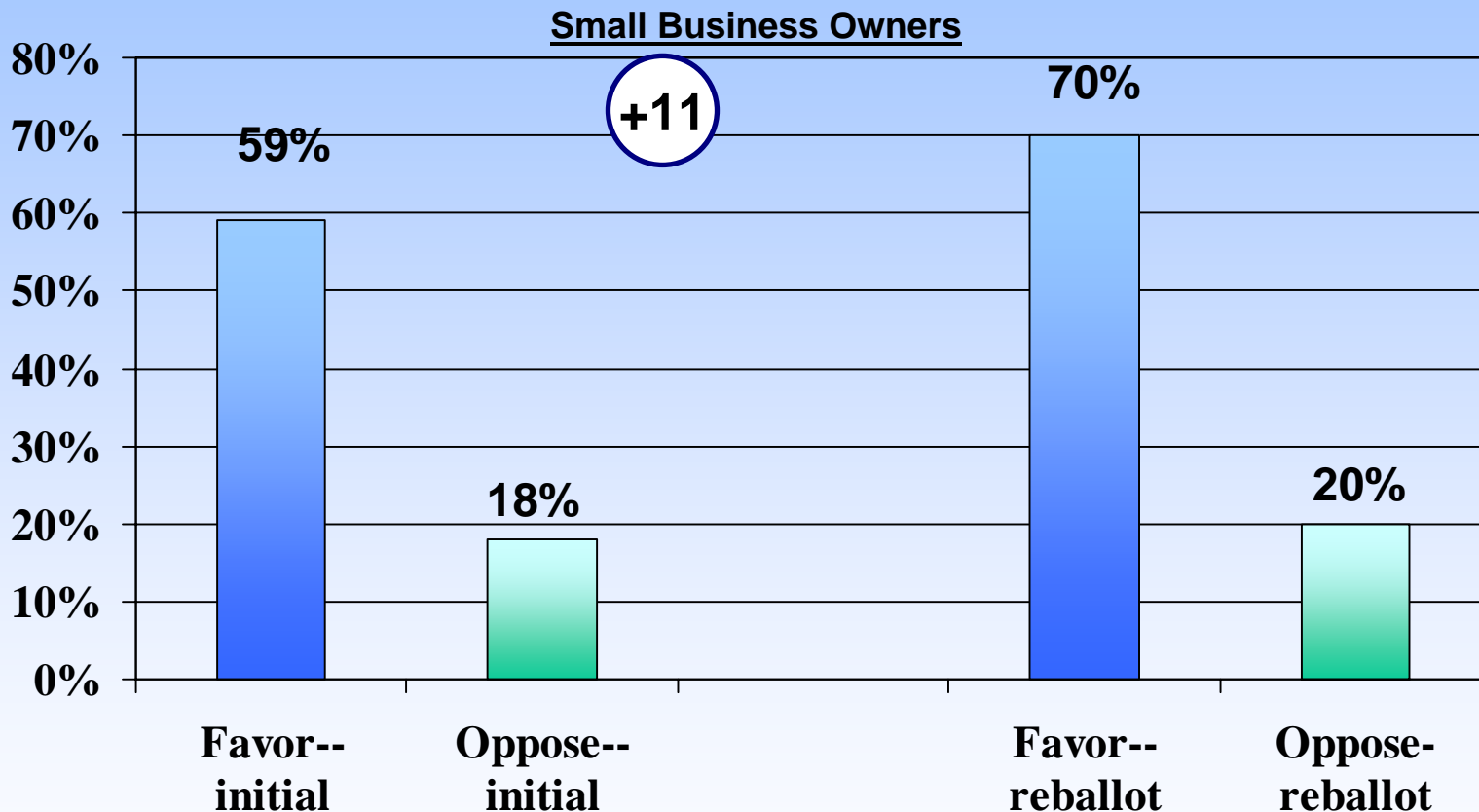


More than two-thirds of voters initially favor a short, general description of GAC, with support growing to three-fourths of the voters after they hear more details about the plan



Now thinking about this plan by itself, would you favor or oppose a proposal to guarantee affordable health insurance coverage for every American with a choice of private or public plans that cover all necessary medical services, paid for by payroll taxes on employers and individuals on a sliding scale, or are you undecided?

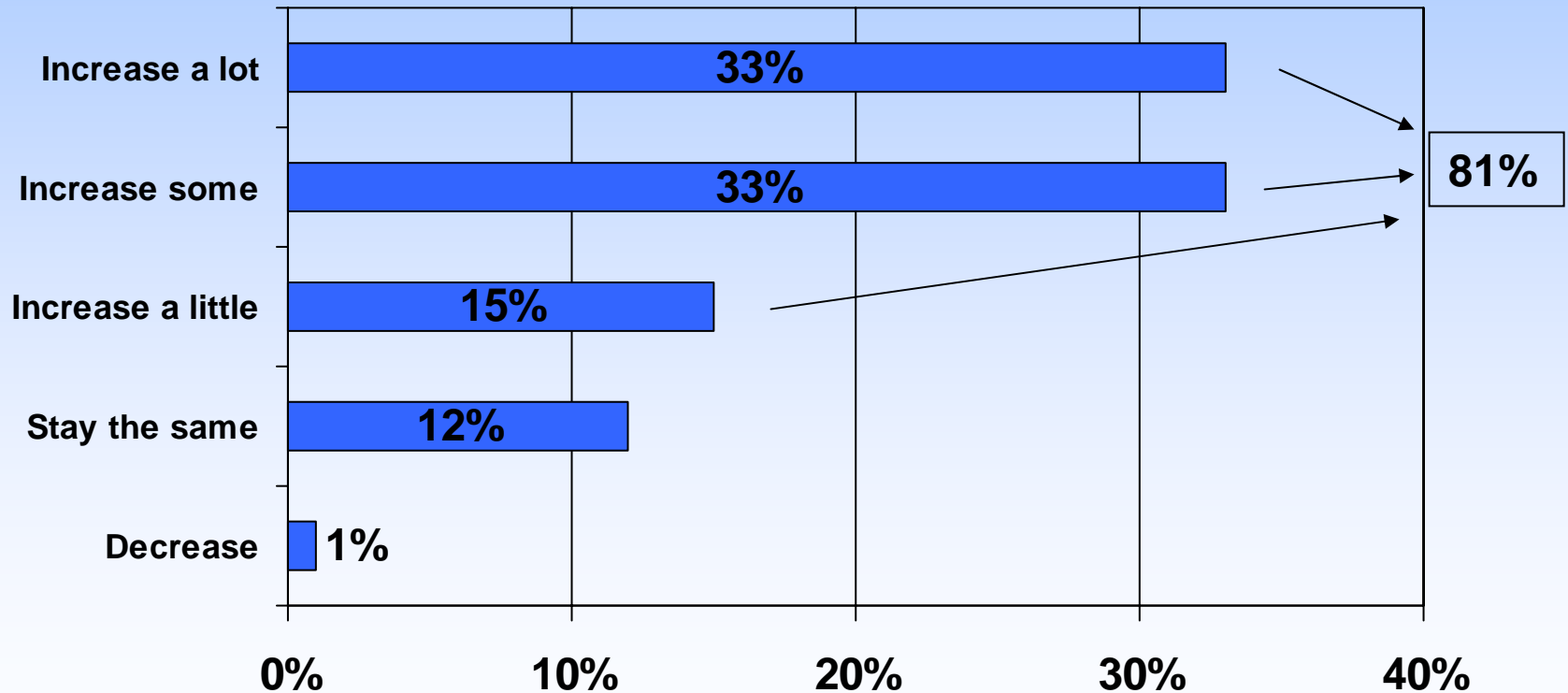
Support for GAC is somewhat weaker among small business owners, but it is still a majority and support among them grows after they hear more details about the plan



Now thinking about this plan by itself, would you favor or oppose a proposal to guarantee affordable health insurance coverage for every American with a choice of private or public plans that cover all necessary medical services, paid for by payroll taxes on employers and individuals on a sliding scale, or are you undecided?

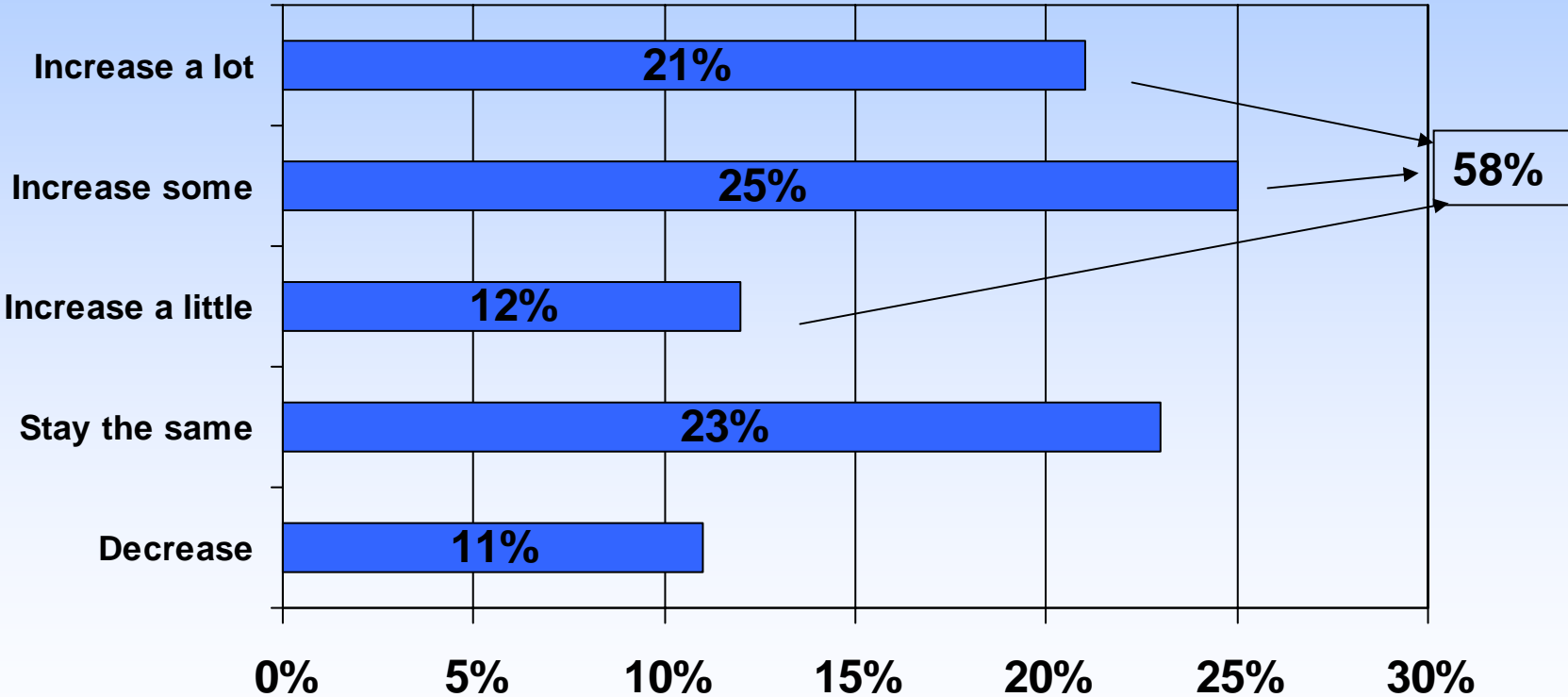
*For small business owners, N=165.

The vast majority also believes that their taxes will increase to some degree under GAC, and one third believe they will increase a lot.



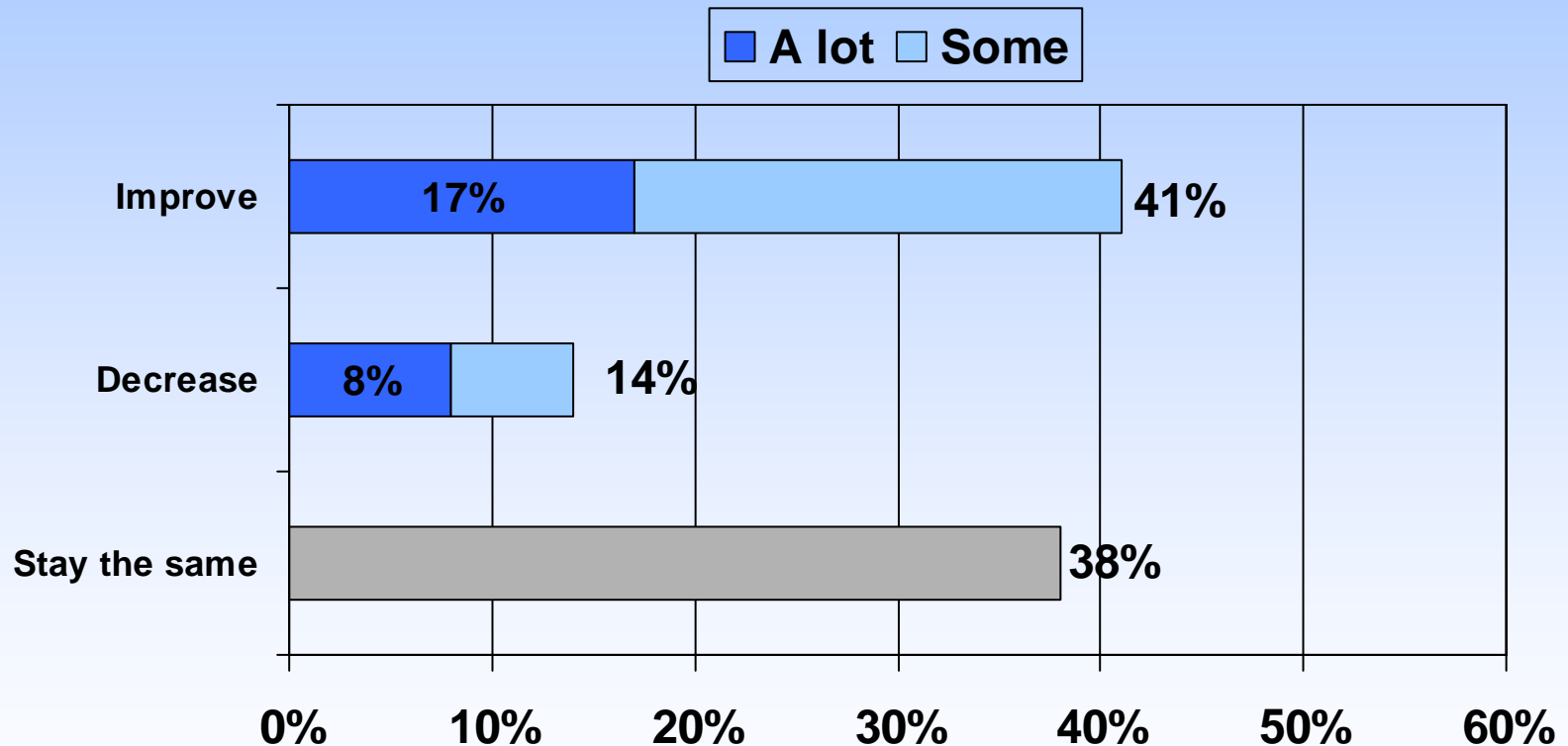
Under this plan, do you think your taxes would go up, go down, or stay the same? Is that increase a little, increase some, or increase a lot?

However, a solid majority believes that their costs will increase under GAC, with about 1 in 5 saying they will increase a lot.



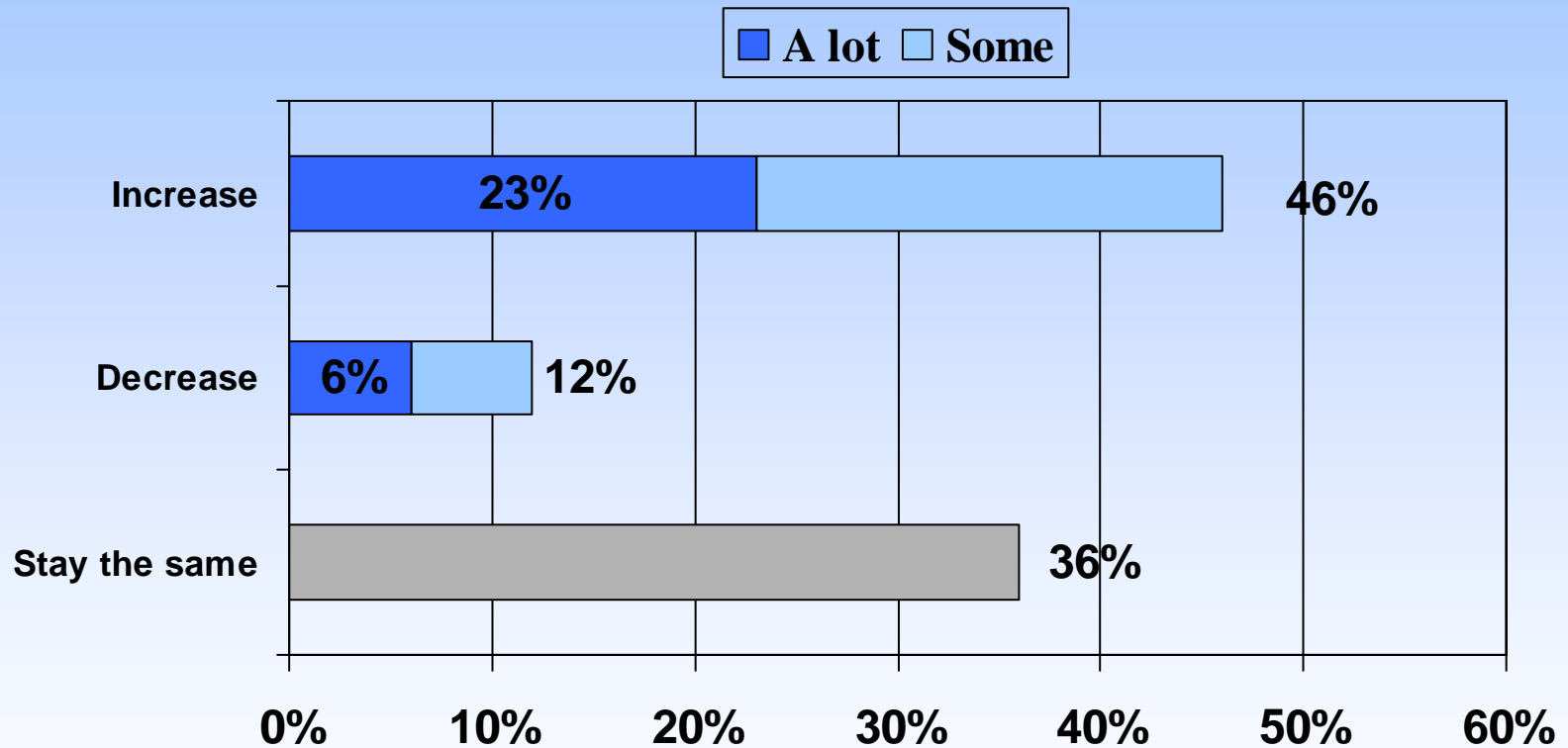
Under this plan, do you think your health care costs would go up, go down, or stay the same? Is that increase a little, increase some, or increase a lot?

A plurality of voters believe that the under GAC the quality of health care would improve to some degree, while very few voters believe that quality would decline.



Under this plan, do you think the quality of your health care would improve, decrease, or stay the same? Is that [improve/decrease] a lot or some?

A plurality of voters believe they will have greater peace of mind about health care under GAC.



Under this plan, do you think your peace of mind about health care would increase, decrease, or stay the same? Is that [improve/decrease] a lot or some?



Health Care Reform: Michigan Data

Coverage and rising costs are key factors to the state's economic stress



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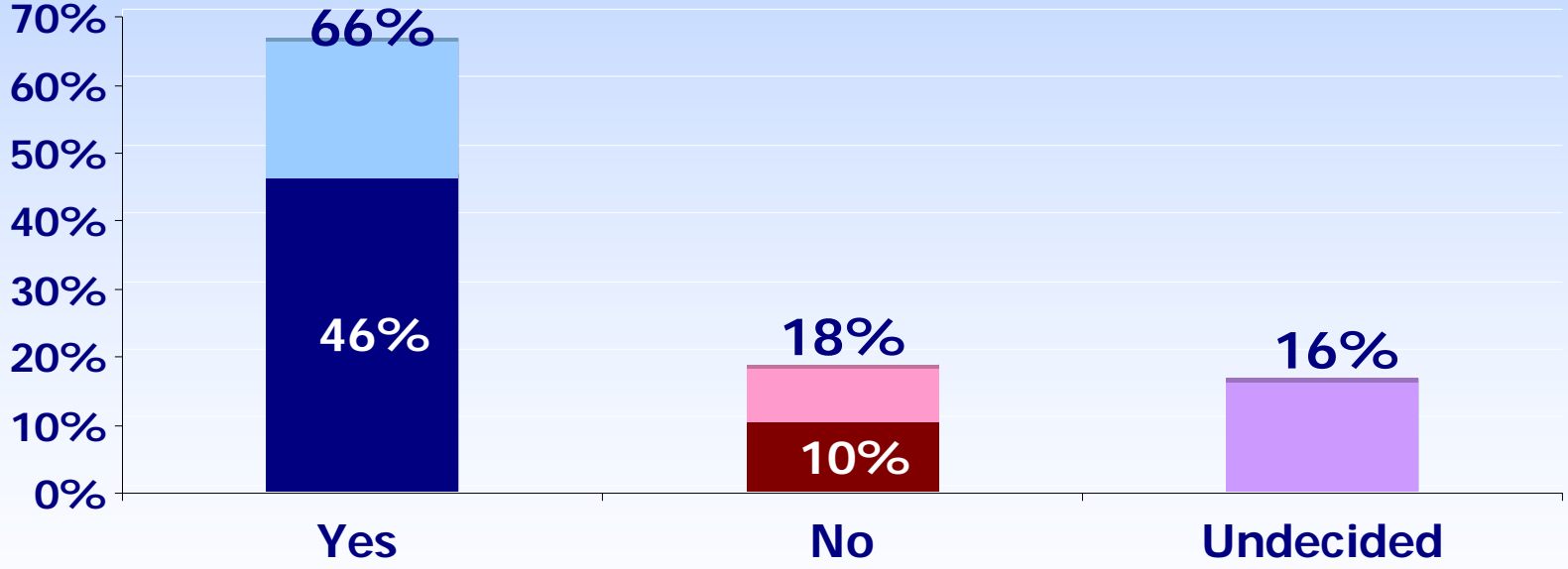
Key Findings

- ✓ **The economy is the most pressing issue in Michigan. It is by far the top concern and voters are very pessimistic, with a nearly universal negative rating—and strong intensity in the sentiment.**
- ✓ **Even though health care is a distant second in issue concerns, it is deeply connected to the economic concerns, as rising health care costs are the top pocketbook issue. Within health care, voters are more worried about affordability and coverage than they are about too much taxation and change.**
- ✓ **Despite a very strong anti-incumbent sentiment in the state, nearly three out of five voters want the state government to take a bigger role in guaranteeing that health care is affordable for all Michigan residents.**
- ✓ **A ballot initiative that would require the state legislature to guarantee continuous, comprehensive, and affordable health coverage for all Michigan residents is supported by nearly two-thirds of voters, with support across all parties and regions in the state.**
- ✓ **Voters support health care reform despite worries that it will raise taxes and increase government control.**

The health care initiative is favored by over a three to one margin, with strong intensity.

TEXT OF INITIATIVE TESTED

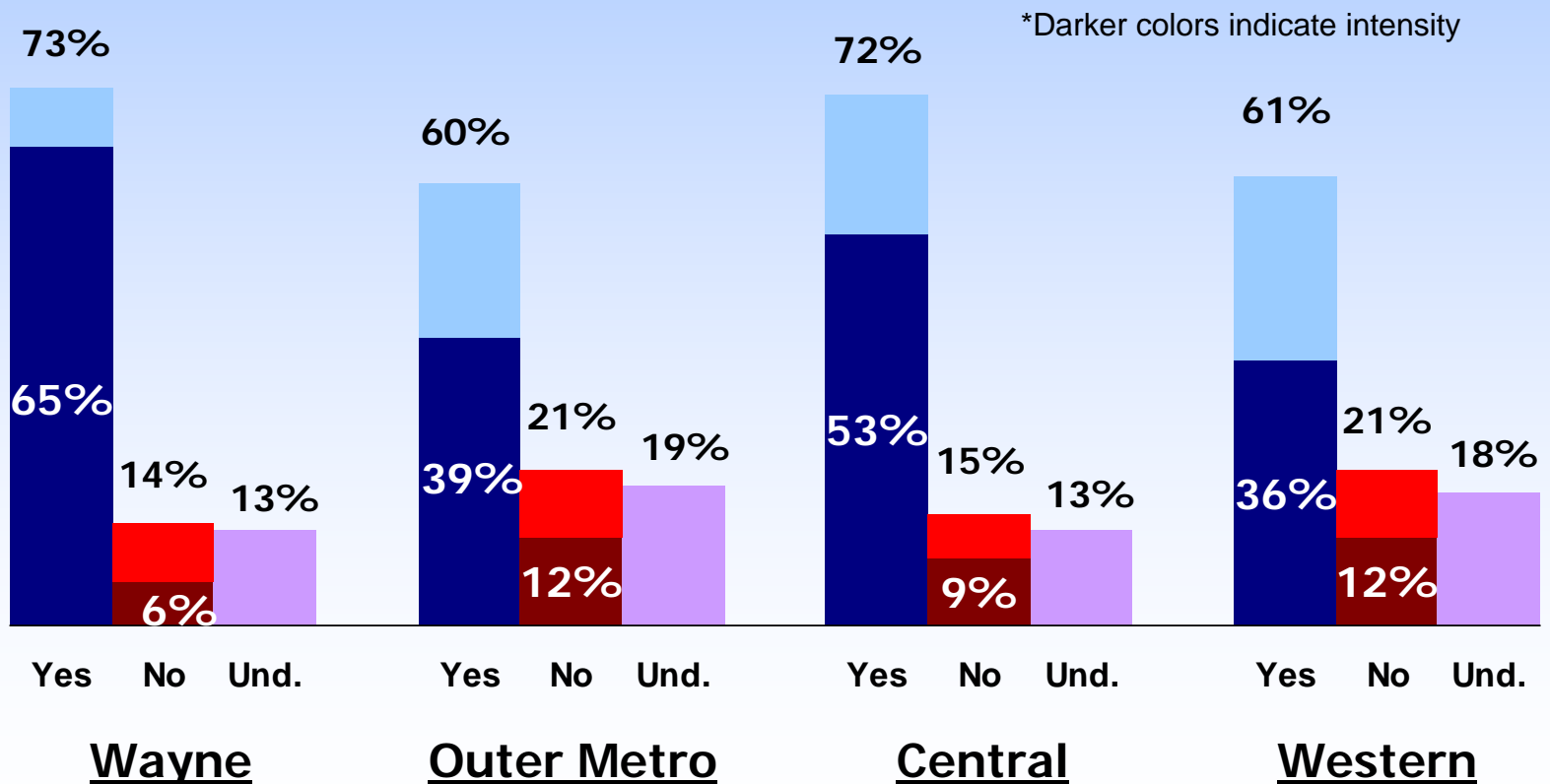
This initiative would require the State Legislature to pass laws to make sure that every resident in Michigan shall have affordable and comprehensive health coverage through a fair and cost-effective financing system. The legislature is required to pass a plan that provides for all medically necessary primary, preventive, acute and chronic health care needs and controls health care costs.



Now, let me tell you about a proposal that may be on the ballot in Michigan next year [see above]. If the election were held today would you vote YES or NO on this proposal to guarantee health care for every resident in Michigan, or are you undecided?

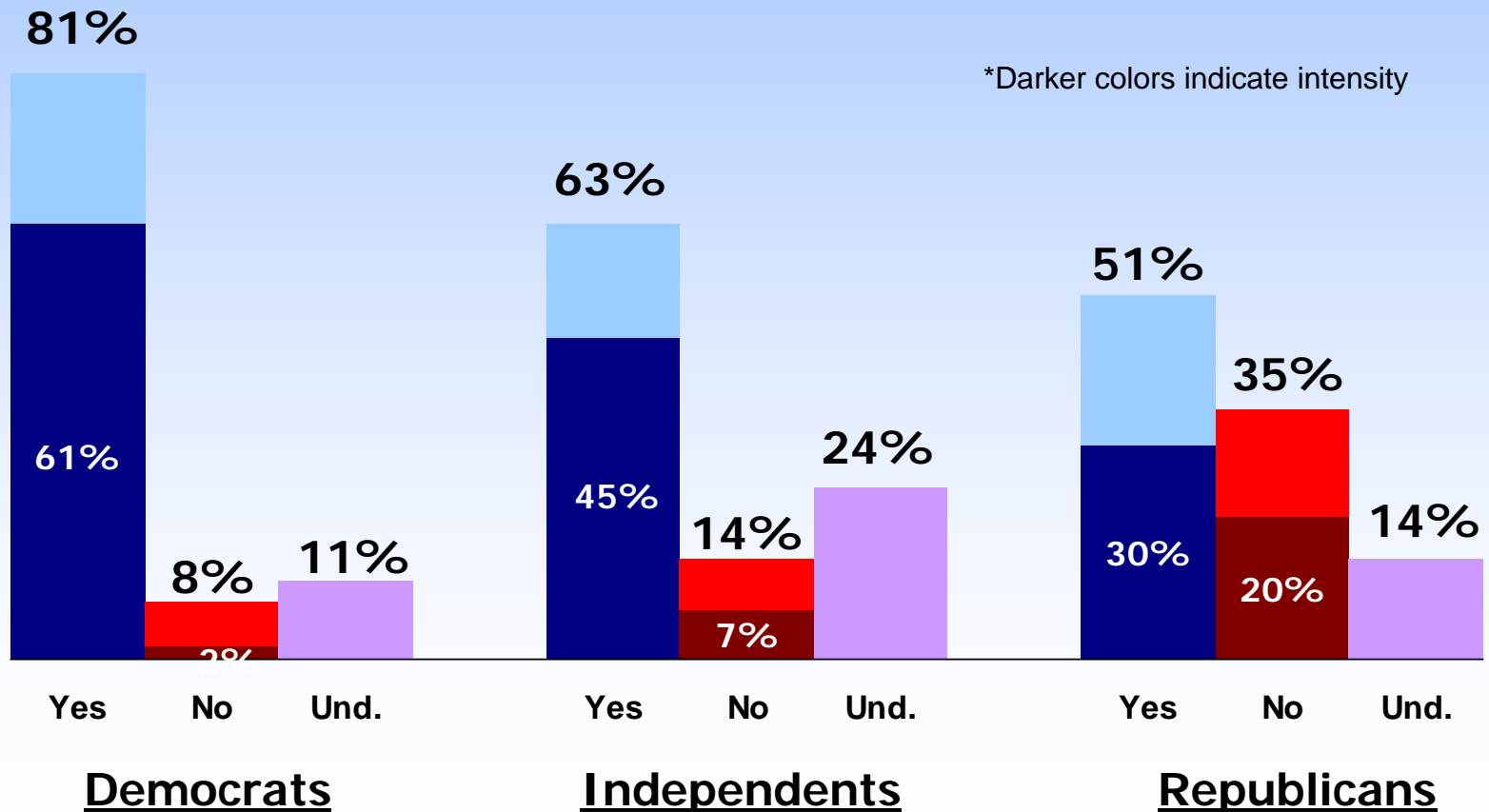
The initiative is strong across every region of the State.

COMBINED INITIATIVE BALLOT BY—REGION

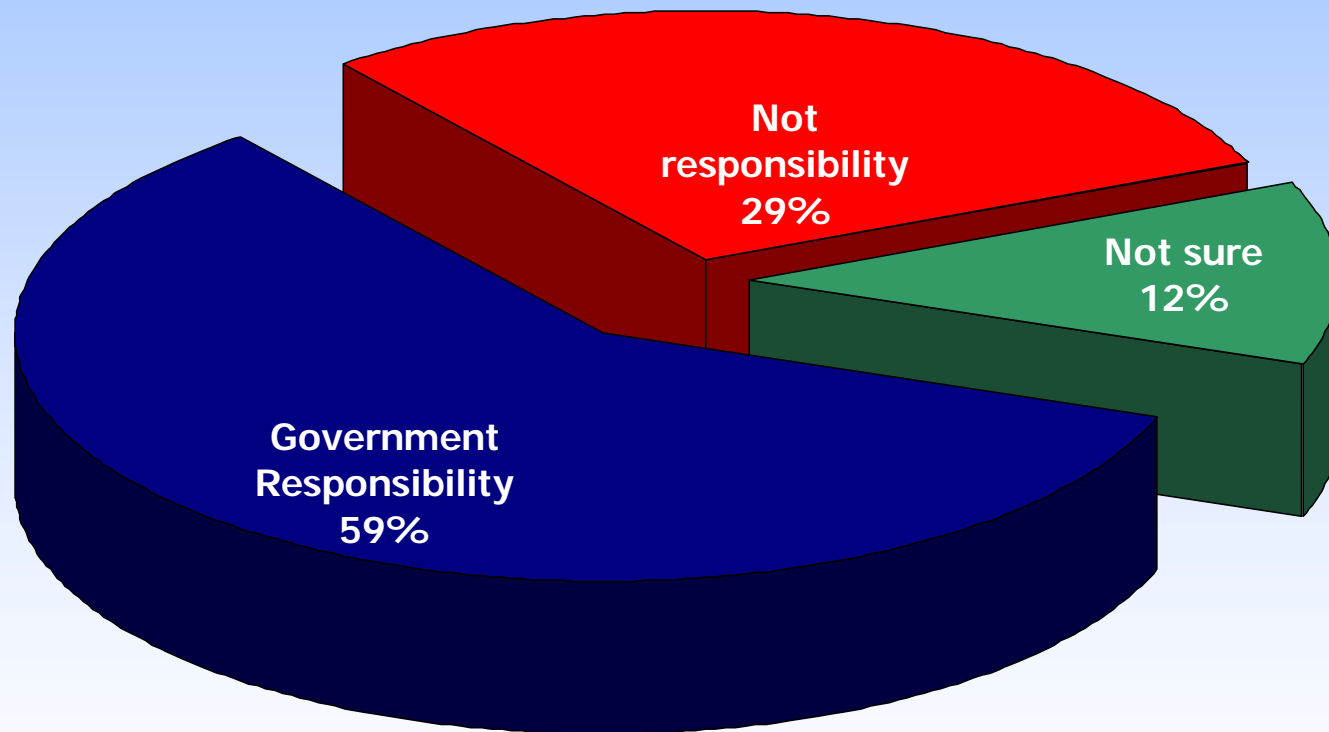


And it is supported across party lines.

COMBINED INITIATIVE BALLOT BY—PARTY IDENTIFICATION

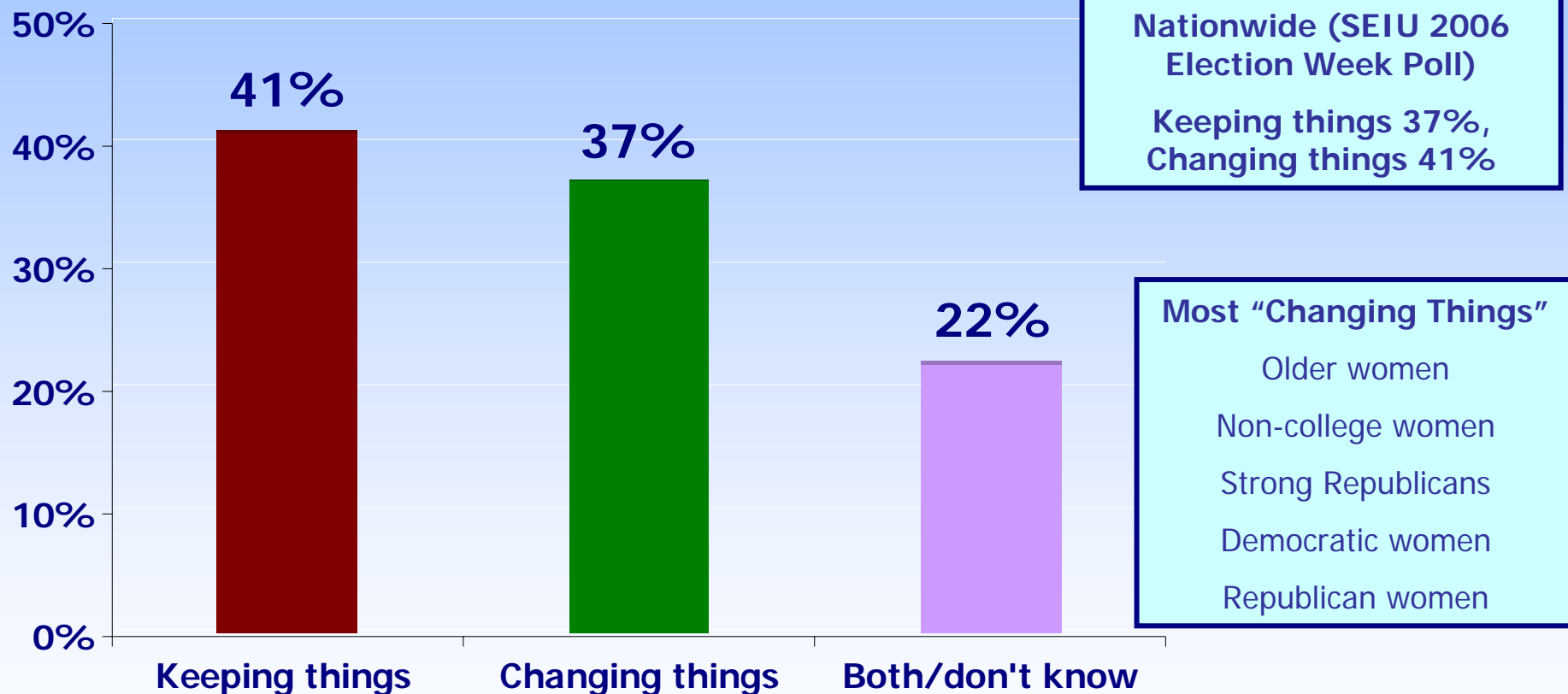


The strength of the initiative is underpinned by voters' belief that the government needs to take more responsibility in providing affordable care.



Do you think the state government should guarantee that health care and coverage is affordable for all Michigan residents, or is this not the responsibility of the state government?

A plurality of voters in Michigan are more worried about keeping the status quo. While this is a narrow margin, Michigan is less change averse than other Midwest states we have polled in.

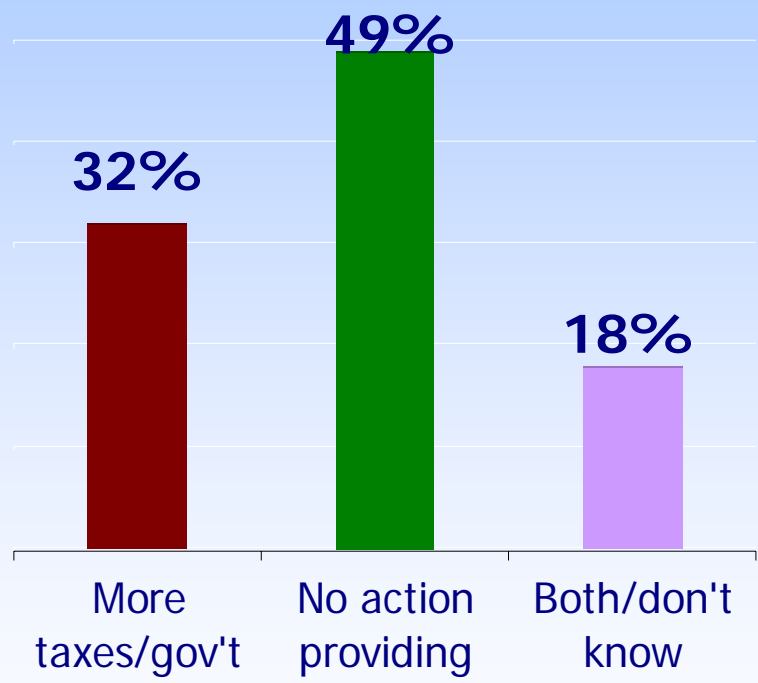
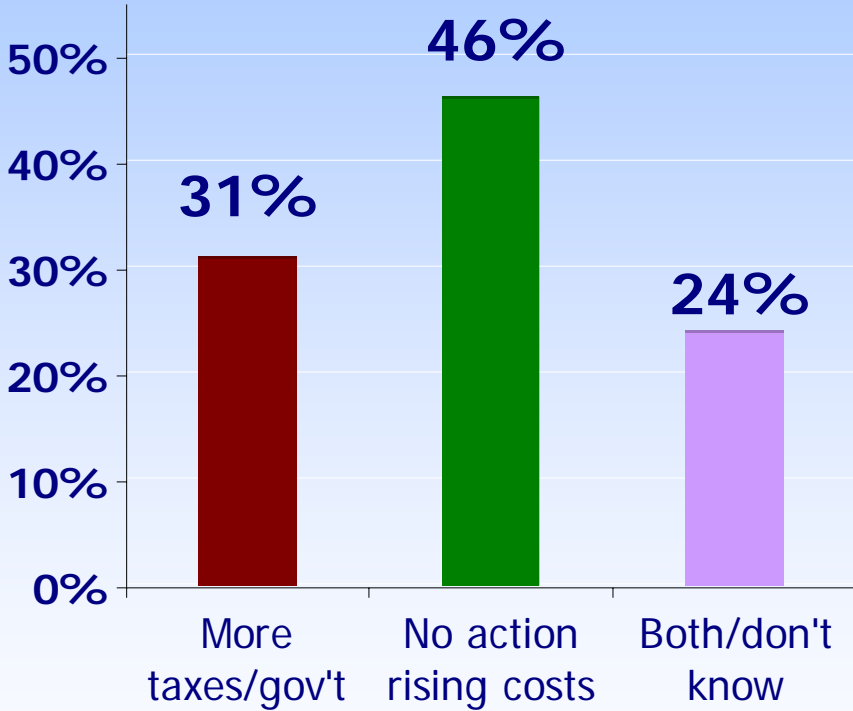


Overall, when you think about health care in America today, which are you more worried about, keeping things as they are or changing things too much?

Although Michigan voters rate rising taxes as their second biggest pocketbook concern and are very pessimistic towards their state government, in general they are more concerned about inaction than about higher taxes or a bigger government role.

"...rein in rising costs..."

"...provide affordable access..."



Again, thinking about health care in America today, which are you more worried about, that health care reform will raise your taxes and create more government control OR that government will not take any action to [rein in rising health care costs/provide affordable access to health care for everyone]?