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Issue Brief

The Public's Views on Health Care Reform in the 2008 Presidential Election

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ABSTRACT: A Commonwealth Fund survey of adults age 19 and older, conducted from June 2007 to October 2007, finds that large majorities of the public, regardless of political affiliation or income level, say that the candidates' views on health care reform will be very important or somewhat important in their voting decision. Moreover, they believe employers—long the cornerstone of the health insurance system—should retain responsibility for providing health insurance, or at least contribute financially to covering the country's working families. A majority of adults would also favor a requirement that everyone have health insurance, with the government helping those who are unable to afford it; support for such a requirement, however, is not strong and varies by political affiliation, geographic region, and income. There is overwhelming agreement that financing for health insurance coverage for all Americans should be a responsibility shared by employers, government, and individuals.

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OVERVIEW

The 2008 presidential election is under way, and several candidates have offered proposals for reforming the health care system.¹ The proposals focus in particular on strategies to expand health insurance coverage to the nation's 47 million uninsured people and to improve the coverage of the “underinsured”—those whose coverage does not provide adequate protection from health care costs.²

A new Commonwealth Fund survey of adults age 19 and older, conducted from June 2007 to October 2007, shows just how important health

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care reform looms in voters' minds as well as what they think about alternative approaches to addressing the nation's health insurance problem ([see page 10 for more about the survey](#)). According to the survey, large majorities of adults, regardless of political affiliation or income level, say that the candidates' views on health care reform will be very important or somewhat important in deciding whom to vote for. Moreover, they believe employers—long the cornerstone of the health insurance system—should retain responsibility for providing insurance benefits, or at least contribute financially to covering the country's working families.

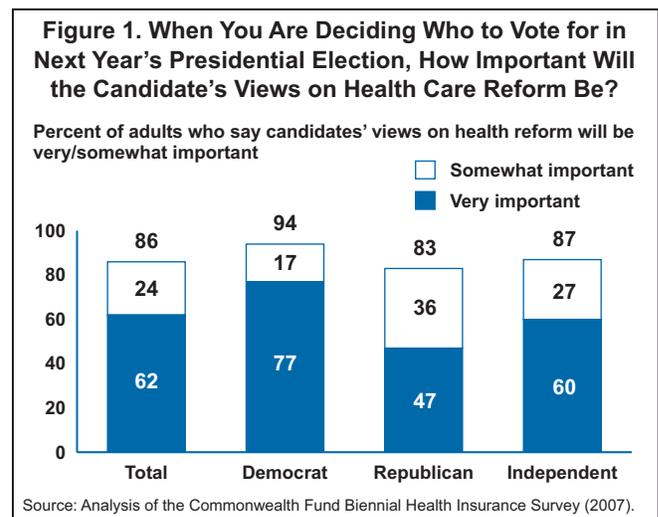
A majority of adults would also favor a requirement that everyone have health insurance, with the government helping those who are unable to afford it. And while support for such a requirement is not overwhelming and varies by political affiliation, geographic region, and income, neither is there strong opposition to such a requirement. There is overwhelming agreement, however, over who should pay for health insurance: Americans believe that financing for coverage should be a responsibility shared by employers, government, and individuals.³

THE PUBLIC'S VIEWS ON HEALTH CARE REFORM

Importance of Candidates' Views in Voters' Decisions

When voters go to the polls this year, the survey results suggest that the presidential candidates' views on health care reform will be a significant factor in their choice. Eighty-six percent of adults age 19 and older said that the candidates' views on health care reform would play a very important or somewhat important role in their decision about whom to vote for (Figure 1). More than three of five respondents (62%) said that the candidates' views would be very important, while an additional 24 percent said their views would be somewhat important. Democrats attached greater

importance to the candidates' views on health reform than did Republicans: more than three-quarters (77%) of registered Democrats said that health care would be very important in their vote, compared with less than half of Republicans (47%)—though an additional 36 percent of Republicans said that health care would be somewhat important. A majority of Independents (60%) viewed health care as very important in their vote.



Health reform resonates with voters regardless of their health insurance status, income, age, or place of residence ([Table 1](#)). Nearly two-thirds (65%) of survey respondents who were uninsured at the time of the survey said that health care would be very important in their vote. But a similar share (64%) of those who had health coverage through the individual insurance market also said that health care would be a very important factor in their decision. Even among those with health insurance through an employer, a majority (59%) affirmed that the candidates' views on this issue would be very important in their vote. While larger shares of adults in low- and middle-income households (68% and 69%, respectively) view health care reform as a key issue this year, more than half (57%) of those in households with incomes of \$60,000 or more also said that health

care would figure importantly in their vote. The issue is just as important to young adults ages 19 to 29 as it is to older adults ages 50 to 64.

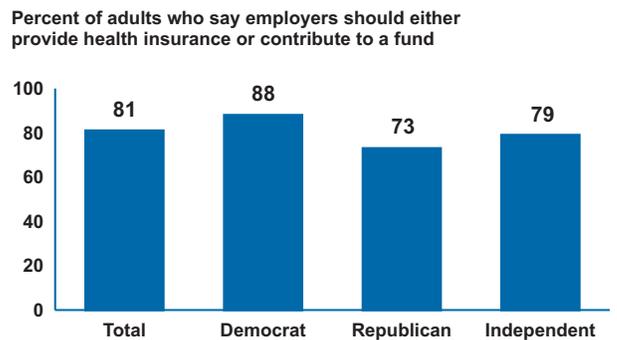
Views on Requiring Employers to Cover Their Workers or Help Pay for Coverage

Employer-based health insurance has long been the cornerstone of the U.S. health insurance system, with 62 percent of the under-65 population—about 160 million people—currently insured by employer health plans.³ Employer contributions to health insurance comprise a substantial share of the overall financing of the U.S. health system. In 2005, total employer premium contributions for coverage of active employees and their dependents totaled approximately \$420 billion, more than one-fifth of total U.S. health expenditures in that year.⁴

The health care reform proposals of the leading Democratic candidates (Senators Hillary Clinton and Barack Obama and former Senator John Edwards) would retain and strengthen the role of employers by requiring that all large firms offer coverage or pay part of their employees' coverage costs. This would allow people to keep the coverage they have and, at the same time, maintain the significant financial role of employers in the health insurance system. In contrast, most of the Republican candidates propose changes in the tax code that have the potential to reduce the employers' role.

The survey suggests that when it comes to employers' responsibility for contributing to the costs of their workers' health coverage, public opinion is more in line with the Democratic candidates than with the Republican candidates. When survey participants were asked whether they thought employers should either provide health insurance to their employees or contribute to a fund that would help cover uninsured workers, 81 percent thought that employers should do this (Figure 2). A strong majority of Democrats, Republicans, and Independents shared this view,

Figure 2. Support for the Proposal That Employers Should Either Provide Health Insurance to Their Employees or Contribute to a Fund That Would Help Cover Workers Without Health Insurance



Source: Analysis of the Commonwealth Fund Biennial Health Insurance Survey (2007).

as did people from all income groups and regions of the country (Table 2).

Views on Requiring Everyone to Have Health Insurance

The health care reform proposals of the leading Democratic and Republican candidates envision a health system that continues to be structured around private insurance markets, with a supporting role played by public insurance programs. Aiming to cover everyone in the U.S., the Democratic candidates propose to replace the individual insurance market with new group insurance options that feature consumer protections referred to as “connectors” or “exchanges”; these would offer premium subsidies or tax credits to help people afford coverage. The Republican candidates, meanwhile, would try to expand health insurance coverage through new tax incentives that encourage people to buy coverage in the individual insurance market.

Prior analyses have shown that in the absence of an individual mandate, market-based approaches like those advocated by the leading Democratic and Republican candidates would not be sufficient to achieve universal coverage.⁵ Senator Clinton and former Senator Edwards would require that all people eventually have coverage. Senator Obama would initially require only that children have

coverage, though he would consider an individual mandate for adults if substantial numbers of people do not buy coverage that is deemed affordable.

None of the Republican candidates would require people to have health insurance.

The findings of the Commonwealth Fund survey show that while a majority of the public is in favor of an individual requirement to have health insurance, this support is not strong. At the same time, opposition to such a mandate is not strong either. The survey asked people whether they would favor a proposal that requires everyone to have health insurance—much in the same way all drivers are required to have liability insurance. Under such a proposal, people with higher incomes who do not have coverage would be required to buy insurance; for those who cannot afford insurance, the government would help them pay for it.

A majority of respondents (68%) were strongly or somewhat in favor of an individual mandate: two of five (40%) strongly favor it, and 28 percent are somewhat in favor (Figure 3). Democrats, Republicans, and Independents were divided, with 80 percent of Democrats strongly or somewhat in favor (50% strongly in favor). More than half (52%) of Republicans were strongly or somewhat in favor (25% strongly in favor). Among Independents, 68 percent were

strongly or somewhat in favor (38% strongly in favor). Opposition to an individual mandate was not strong: only 21 percent of Republicans, 13 percent of Independents, and 8 percent of Democrats strongly opposed a mandate (Table 3).

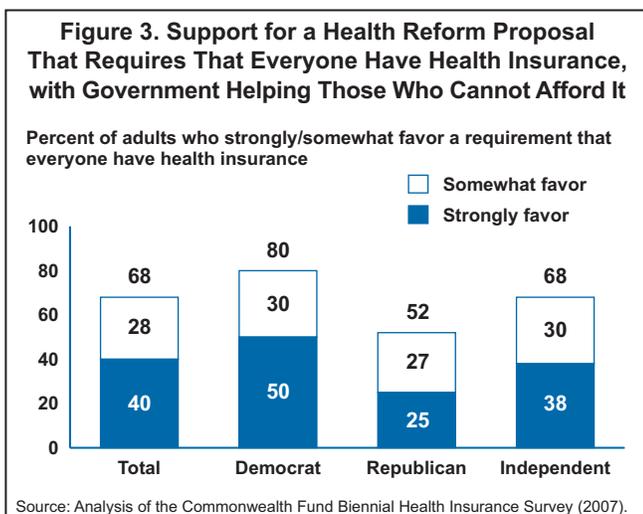
Young adults were no less in favor of a requirement to have health insurance than were older adults, and men and women were equally supportive.

Support for an individual mandate varied somewhat by region of the country, insurance status, and income. Adults in the Northeast voiced the strongest support. Those living in the Midwest or West showed weaker support, although less than 15 percent were strongly opposed to a mandate. People who were uninsured at the time of the survey voiced stronger support than those who were insured either through an employer or through the individual market. Survey respondents with Medicaid coverage were the most supportive. And support for a mandate was higher among adults with low and moderate incomes than among those with higher incomes.

Financial Responsibility for Paying for Health Insurance

The financing of health insurance coverage in the U.S. currently depends on contributions from employers, individuals, and government. All three leading Democratic candidates retain this shared responsibility for the cost of health insurance in their proposals, which are all aimed at achieving universal health coverage. The Republican candidates are less clear about how they would finance expanded coverage, but the general philosophy underpinning their proposals suggests a reduced responsibility for employers and government and a greater financial responsibility for individuals.

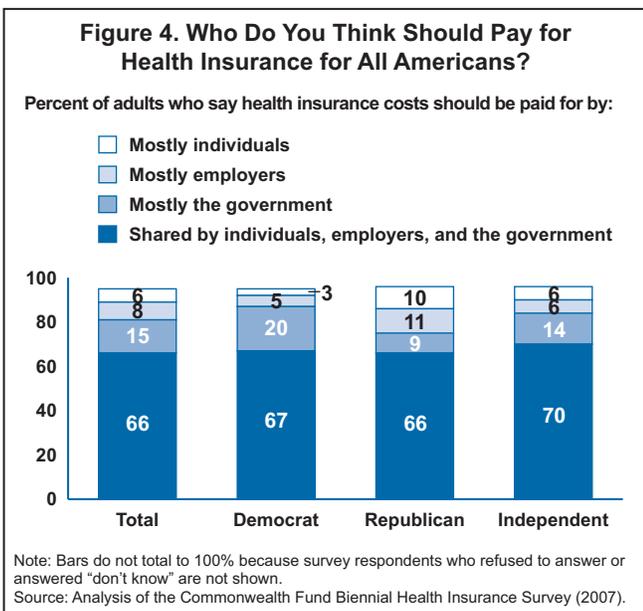
The survey asked adults whom they thought should pay for health insurance for all Americans—mostly individuals, mostly government, or mostly employers, or whether the responsibility should be shared by all three parties. Two-thirds (66%) of



respondents view the responsibility as one that should be shared (Figure 4). Essentially equal proportions of Democrats, Republicans, and Independents shared this view. Likewise, the notion of joint responsibility for the cost of health insurance was endorsed by adults regardless of insurance status, income, or region of the country (Table 4). A larger share of people with incomes under \$20,000 felt that the government should shoulder most of the financial responsibility for universal coverage.

NOTES

- ¹ S. R. Collins and J. L. Kriss, *Envisioning the Future: The 2008 Presidential Candidates' Health Reform Proposals* (New York: The Commonwealth Fund, Jan. 2008).
- ² C. DeNavas-Walt, B. D. Proctor, and J. Smith, *Insurance, Poverty, and Health Insurance Coverage in the United States: 2006* (Washington, D.C.: U.S. Census Bureau, Aug. 2007); and C. Schoen, M. M. Doty, S. R. Collins, and A. L. Holmgren, "Insured But Not Protected: How Many Adults Are Underinsured?" *Health Affairs* Web Exclusive (June 14, 2005):w5-289-w5-302.
- ³ S. R. Collins, C. White, and J. L. Kriss, *Whither Employer-Based Health Insurance? The Current and Future Role of U.S. Companies in the Provision and Financing of Health Insurance* (New York: The Commonwealth Fund, Sept. 2007).
- ⁴ Ibid.
- ⁵ Collins and Kriss, *Envisioning the Future*, 2008.



**Table 1. Importance of Presidential Candidates' Views on Health Care Reform
(base: all respondents)**

	When you are deciding who to vote for in the presidential election, how important will the candidate's views on health care reform be? Will they be . . . ?			
	Very Important	Somewhat Important	Not Too/Not at All Important	Don't Plan to Vote
Total	62%	24%	9%	2%
Age				
19–29	59	26	11	2
30–49	60	26	9	3
50–64	66	20	11	1
19–64	62	24	10	2
65 and older	62	24	7	1
Gender				
Men	57	25	12	3
Women	66	24	6	2
Race/Ethnicity				
White	58	28	10	2
Black	81	11	5	2
Hispanic	68	15	9	3
Income				
Less than \$20,000	68	19	7	2
\$20,000–\$39,999	69	18	8	2
\$40,000–\$59,999	58	30	9	1
\$60,000 or more	57	30	12	0
Insurance Status				
Uninsured	65	19	7	5
Employer	59	28	10	1
Medicaid	75	14	6	4
Medicare	64	22	7	1
Individual	64	20	14	0
Region of the United States				
Northeast	64	23	8	2
Midwest	59	27	10	2
South	65	21	8	2
West	57	28	11	2
Political Affiliation				
Democrat	77	17	4	1
Republican	47	36	15	1
Independent	60	27	10	2
Voter Registration Status				
Registered	62	26	10	0
Not registered	61	18	6	9

Source: The Commonwealth Fund Biennial Health Insurance Survey (2007).

Table 2. Should Employers Either Provide Health Insurance to Their Employees or Contribute to a Fund That Would Help Cover Workers Without Health Insurance? (base: all respondents)

	Some people say that to help pay for the cost of health insurance for all Americans, employers should either provide health insurance to their employees or contribute to a fund that would help cover workers without health insurance. Others say that employers should not have to provide or contribute. Which comes closer to your opinion?		
	Employers Should Either Provide Health Insurance or Contribute to a Fund	Employers Should Not Have to Provide or Contribute	Don't Know/Refused to Answer
Total	81%	12%	7%
Age			
19–29	82	13	4
30–49	83	11	7
50–64	78	15	7
19–64	81	12	6
65 and older	77	11	12
Gender			
Men	78	14	8
Women	83	10	7
Race/Ethnicity			
White	79	14	7
Black	90	6	4
Hispanic	82	9	9
Income			
Less than \$20,000	82	12	6
\$20,000–\$39,999	85	9	6
\$40,000–\$59,999	83	12	5
\$60,000 or more	80	15	6
Insurance Status			
Uninsured	82	12	7
Employer	83	11	6
Medicaid	85	13	3
Medicare	79	11	11
Individual	69	24	7
Region of the United States			
Northeast	82	11	8
Midwest	82	11	7
South	79	13	8
West	80	14	6
Political Affiliation			
Democrat	88	7	5
Republican	73	20	7
Independent	79	13	8
Voter Registration Status			
Registered	81	12	7
Not registered	78	11	10

Source: The Commonwealth Fund Biennial Health Insurance Survey (2007).

**Table 3. Support for Individual Mandate for Health Insurance
(base: all respondents)**

	Strongly Favor	Somewhat Favor	Somewhat Oppose	Strongly Oppose	Don't Know/ Refused to Answer
To help ensure everyone has health insurance, one proposal would require that everyone have health insurance, the way all drivers are required to have automobile insurance. People with higher incomes who do not have coverage would be required to buy insurance, and the government would help to pay for insurance for those who can't afford it. Would you favor or oppose such a plan?					
Total	40%	28%	12%	13%	7%
Age					
19–29	43	29	12	13	4
30–49	40	29	13	12	6
50–64	39	27	11	16	7
19–64	40	28	12	13	6
65 and older	38	27	11	13	12
Gender					
Men	39	27	13	15	6
Women	41	29	11	11	8
Race/Ethnicity					
White	36	29	14	14	7
Black	53	28	6	8	4
Hispanic	50	25	7	11	7
Income					
Less than \$20,000	55	24	7	8	6
\$20,000–\$39,999	43	27	13	9	8
\$40,000–\$59,999	38	30	13	12	6
\$60,000 or more	30	31	15	19	5
Insurance Status					
Uninsured	48	26	8	12	6
Employer	35	31	15	14	6
Medicaid	62	19	7	7	4
Medicare	43	24	10	11	11
Individual	40	27	11	20	2
Region of the United States					
Northeast	46	26	10	12	5
Midwest	37	32	13	10	8
South	42	25	12	14	7
West	35	30	12	14	8
Political Affiliation					
Democrat	50	30	8	8	5
Republican	25	27	21	21	6
Independent	38	30	12	13	7
Voter Registration Status					
Registered	37	29	13	14	6
Not registered	51	25	6	8	10

Source: The Commonwealth Fund Biennial Health Insurance Survey (2007).

Table 4. Whose Responsibility Is It to Pay for Insurance?
(base: all respondents)

	Who do you think should pay for health insurance for all Americans? Should insurance costs be mostly paid for by individuals, mostly by employers, mostly by the government, or should insurance costs be shared by individuals, employers, and the government?				
	Shared by Individuals, Employers, and Government	Mostly Individuals	Mostly Employers	Mostly Government	Don't Know/ Refused to Answer
Total	66%	6%	8%	15%	5%
Age					
19–29	62	5	9	19	4
30–49	69	5	9	14	3
50–64	68	6	6	14	6
19–64	67	5	8	15	4
65 and older	62	8	4	16	11
Gender					
Men	62	7	9	17	5
Women	69	5	7	14	6
Race/Ethnicity					
White	68	6	7	13	5
Black	64	3	4	26	2
Hispanic	57	5	15	17	7
Income					
Less than \$20,000	59	3	8	25	5
\$20,000–\$39,999	70	3	6	15	6
\$40,000–\$59,999	69	5	8	15	4
\$60,000 or more	71	8	9	10	3
Insurance Status					
Uninsured	66	5	5	20	4
Employer	69	5	10	12	4
Medicaid	56	3	7	25	9
Medicare	62	7	5	16	10
Individual	64	8	2	17	8
Region of the United States					
Northeast	64	5	6	20	5
Midwest	67	4	8	13	7
South	67	7	7	14	5
West	64	5	10	16	5
Political Affiliation					
Democrat	67	3	5	20	4
Republican	66	10	11	9	5
Independent	70	6	6	14	5
Voter Registration Status					
Registered	68	6	7	14	5
Not registered	57	2	11	22	7

Source: The Commonwealth Fund Biennial Health Insurance Survey (2007).

SURVEY METHODOLOGY

The Commonwealth Fund Biennial Health Insurance Survey (2007) was conducted by Princeton Survey Research Associates International from June 6, 2007, through October 24, 2007. The survey consisted of 25-minute telephone interviews in either English or Spanish. It was conducted among a random, nationally representative sample of 3,501 adults age 19 and older living in the continental United States.

Survey results were weighted to make the sample representative of all adults age 19 and older living in the continental U.S. and to correct for the disproportionate sample design, which oversampled low-income, African American, and Hispanic households. Using standard weighting procedures and the U.S. Census Bureau's 2006 Annual Social and Economic Supplement, the data were weighted to the U.S. adult population by age, sex, race/ethnicity, education, household size, geographic region, and telephone service interruption. The resulting weighted sample is representative of the approximately 214.5 million adults age 19 and older living in the continental U.S.

The margin of sampling error for the complete set of weighted data is plus or minus 2.2 percent. The 44.7 percent response rate was calculated consistent with standards set by the American Association for Public Opinion Research.

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