

HARVARD
SCHOOL OF
PUBLIC HEALTH



Chartpack

The Kaiser Family Foundation/Harvard School of Public Health/Blue Cross Blue Shield of Massachusetts Foundation

Massachusetts Health Reform Tracking Survey

June 2007

Methodology

The Kaiser Family Foundation/Harvard School of Public Health/Blue Cross Blue Shield of Massachusetts Foundation *Massachusetts Health Reform Tracking Survey* was conducted through a three-way partnership between the Kaiser Family Foundation (KFF), Harvard School of Public Health (HSPH), and Blue Cross Blue Shield of Massachusetts Foundation (BCBSMA Foundation). The survey was designed and analyzed by researchers at KFF and HSPH, with input and review from BCBSMA Foundation. This is the first in a series of surveys the partnership will conduct over the coming year to measure Massachusetts residents' attitudes towards and experiences with the new health reform law.

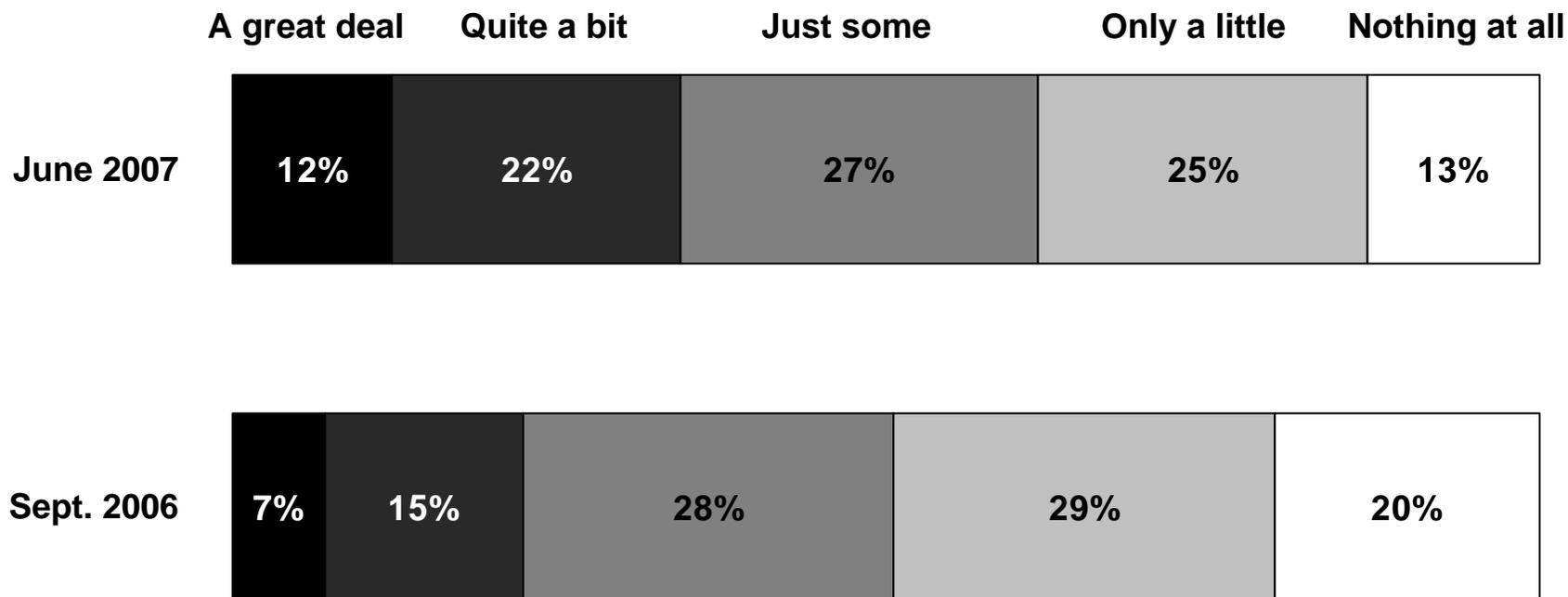
A state-wide representative random sample of 1,003 Massachusetts residents ages 18 and older was interviewed by telephone from May 29 through June 10, 2007. Interviews were conducted in English and Spanish by International Communications Research of Media, Pennsylvania. The margin of sampling error for the survey is plus or minus 4 percentage points; for results based on subgroups, the margin of sampling error is higher. Sampling error is only one of many potential sources of error in this or any other public opinion poll.

Values less than 0.5% are indicated by an asterisk (*). "Vol." indicates that a response was volunteered by respondent, not an explicitly offered choice. Percentages may not always add up to 100% due to rounding.

Chart 1

Familiarity with Massachusetts Health Reform Law

How much have you heard or read about the new Massachusetts law that is aimed at assuring that virtually all Massachusetts residents have health insurance?



Note: "Don't know" and "Refused" responses not shown.

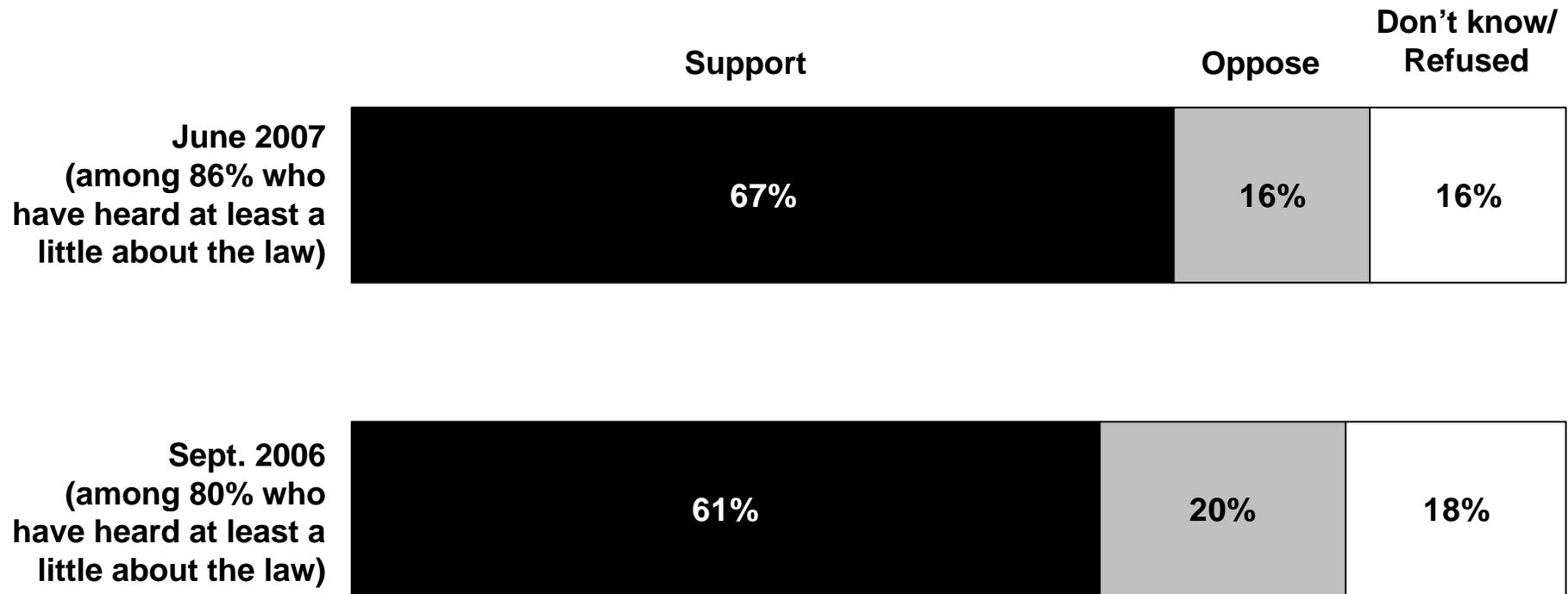
Source: Kaiser Family Foundation/Harvard School of Public Health/BCBS of Mass. Foundation *Massachusetts Health Reform Tracking Survey* (conducted May 29-June 10, 2007); Harvard School of Public Health/BCBS of Mass. Foundation/ICR *The Massachusetts Health Reform Law: Public Opinion and Perception* (conducted Sep. 11-18, 2006)

Chart 2

Support for Massachusetts Health Reform Law

AMONG THOSE WHO ARE FAMILIAR WITH THE NEW LAW:

Given what you know about it, in general, do you support or oppose this new Massachusetts Universal Health Insurance Law?



Source: Kaiser Family Foundation/Harvard School of Public Health/BCBS of Mass. Foundation *Massachusetts Health Reform Tracking Survey* (conducted May 29-June 10, 2007); Harvard School of Public Health/BCBS of Mass. Foundation/ICR *The Massachusetts Health Reform Law: Public Opinion and Perception* (conducted Sep. 11-18, 2006)

Chart 3

Support for Individual Mandate

The new law requires that all uninsured Massachusetts residents either purchase health insurance or pay a fine of up to 50% of what health insurance would cost. If a state agency determines that a person can't afford a policy, they would not be required to buy one. People whose incomes fall below a certain level would receive help paying part or all of their insurance premiums. Do you support or oppose state government requiring uninsured residents to purchase health insurance?



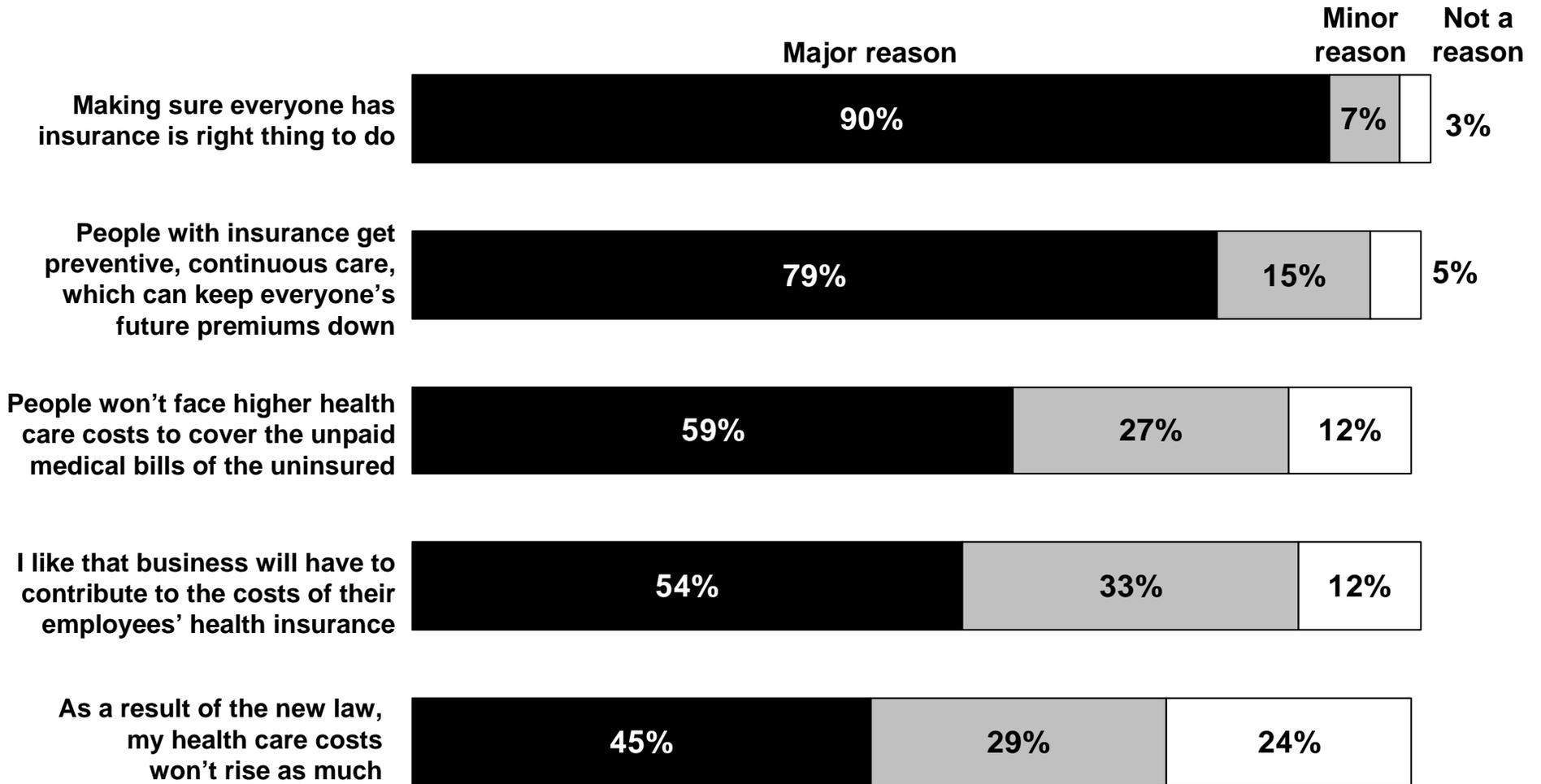
Source: Kaiser Family Foundation/Harvard School of Public Health/BCBS of Mass. Foundation *Massachusetts Health Reform Tracking Survey* (conducted May 29-June 10, 2007); Harvard School of Public Health/BCBS of Mass. Foundation/ICR *The Massachusetts Health Reform Law: Public Opinion and Perception* (conducted Sep. 11-18, 2006)

Chart 4

Reasons for Supporting the New Law

AMONG THE 58% WHO HAVE HEARD OF THE NEW LAW AND SUPPORT IT:

Is each of these a major reason, minor reason, or not a reason why you support the law?



Note: "Don't know/Refused" responses not shown

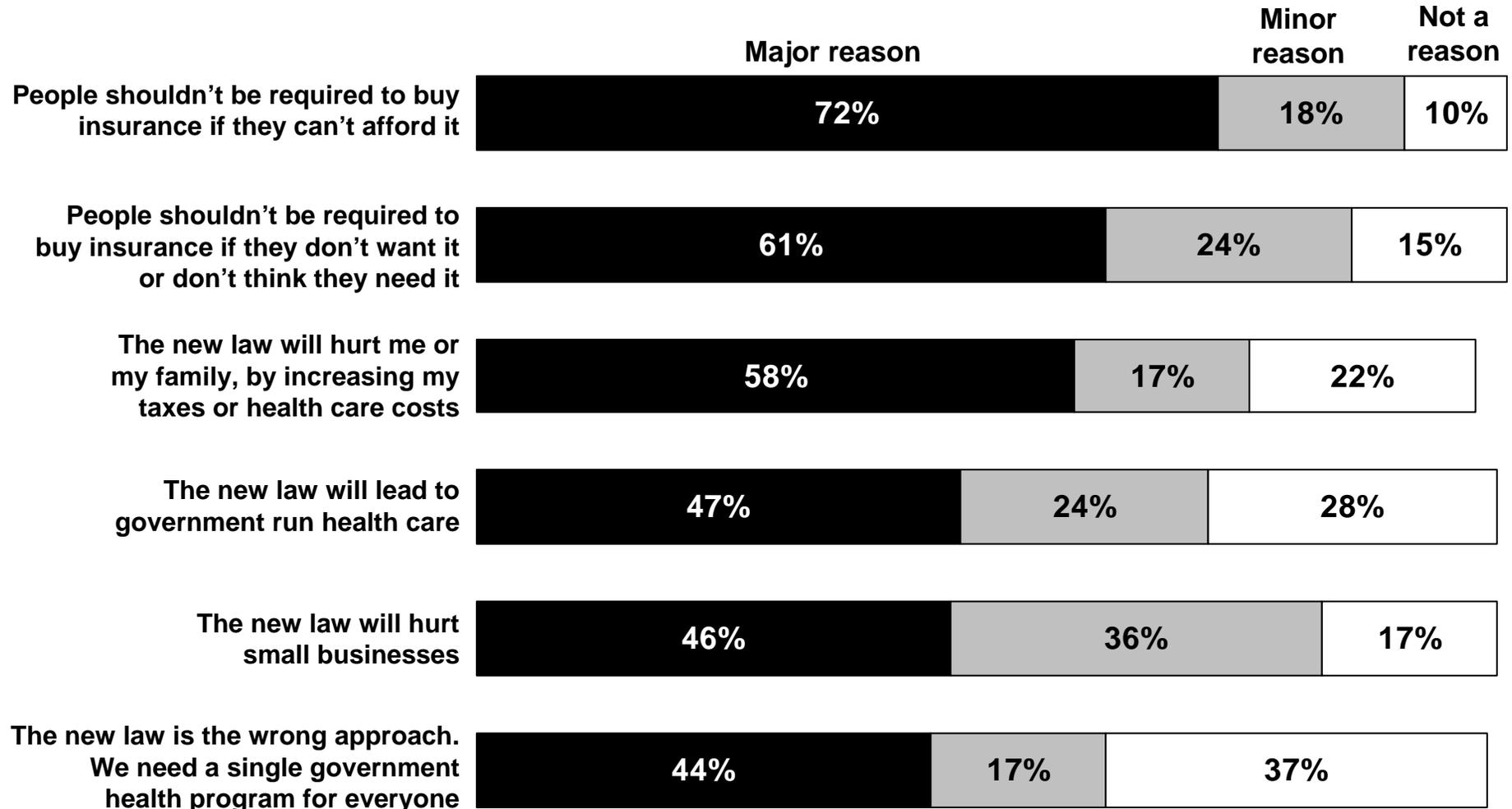
Source: Kaiser Family Foundation/Harvard School of Public Health/BCBS of Mass. Foundation *Massachusetts Health Reform Tracking Survey* (conducted May 29-June 10, 2007)

Chart 5

Reasons for Opposing the New Law

AMONG THE 14% WHO HAVE HEARD OF THE NEW LAW AND OPPOSE IT:

Is each of these a major reason, minor reason, or not a reason why you oppose the law?



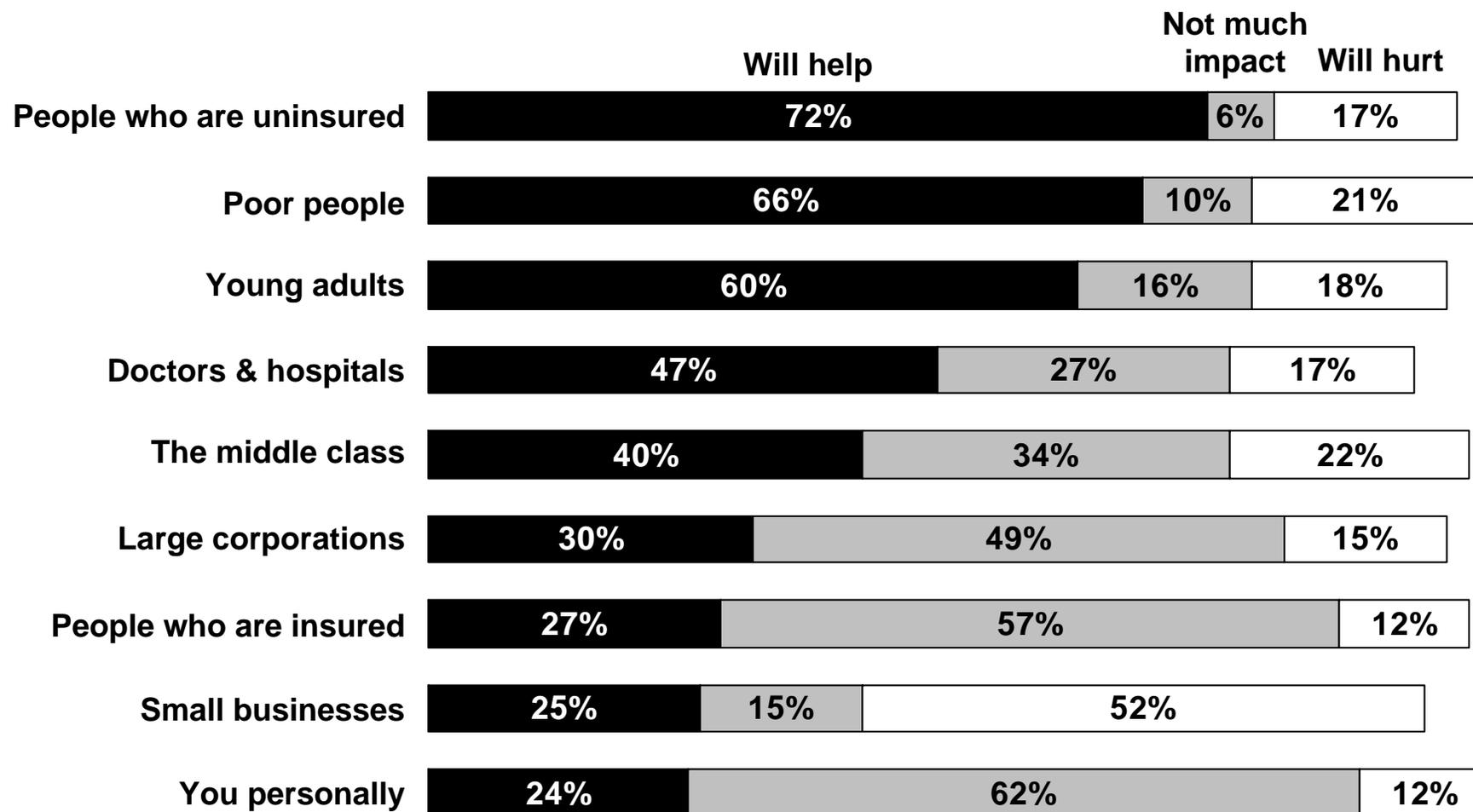
Note: "Don't know/Refused" responses not shown

Source: Kaiser Family Foundation/Harvard School of Public Health/BCBS of Mass. Foundation *Massachusetts Health Reform Tracking Survey* (conducted May 29-June 10, 2007)

Chart 6

Perception of Who the Law Will Help or Hurt

Generally speaking, do you think the new health insurance law will help, hurt or don't you think it will have much of an impact one way or the other for the following?



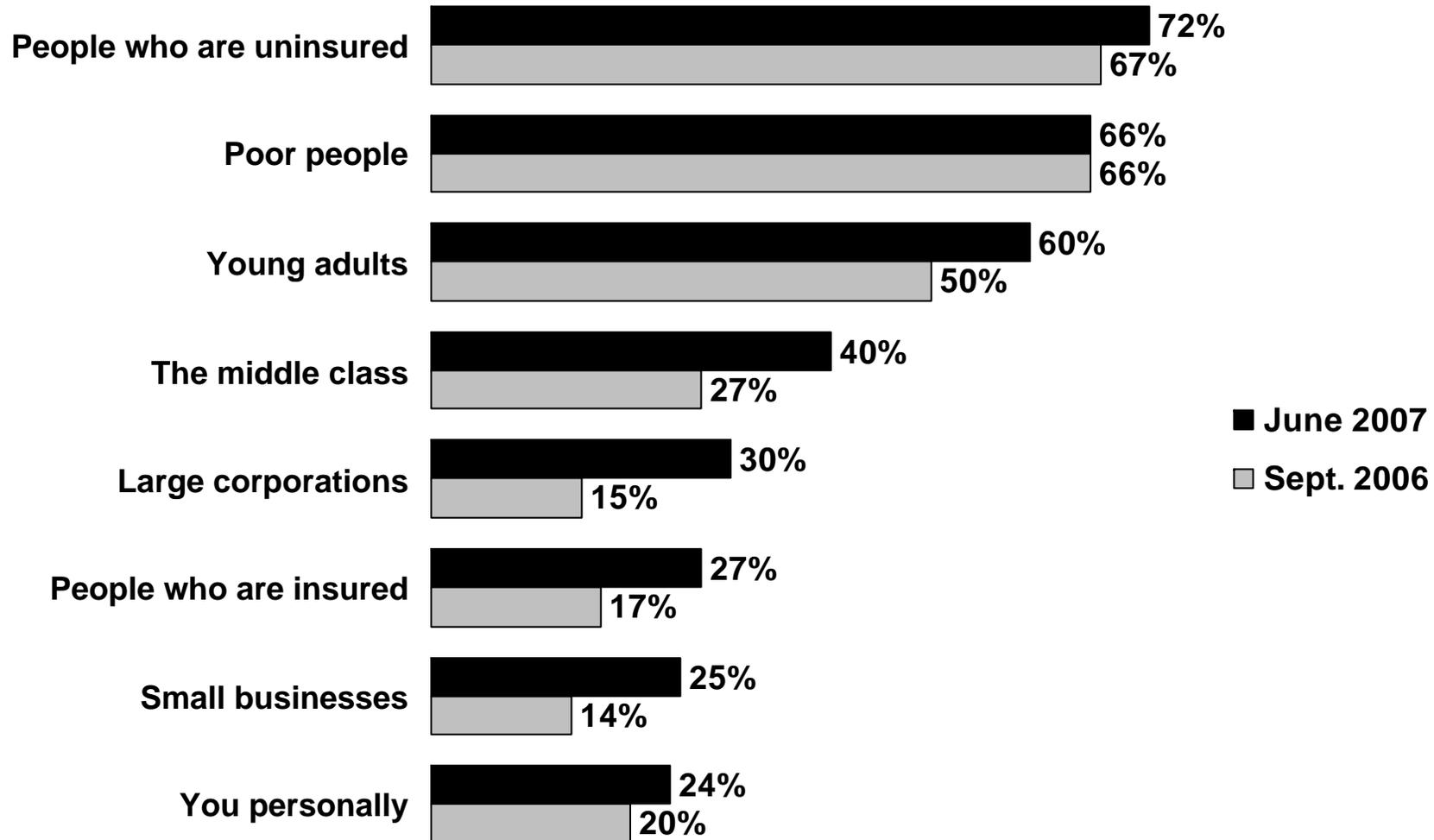
Note: "Don't know" and "Refused" responses not shown.

Source: Kaiser Family Foundation/Harvard School of Public Health/BCBS of Mass. Foundation *Massachusetts Health Reform Tracking Survey* (conducted May 29-June 10, 2007)

Chart 7

Trends in Perception of Who the Law Will Help

Percent who say the new law will help each of the following...

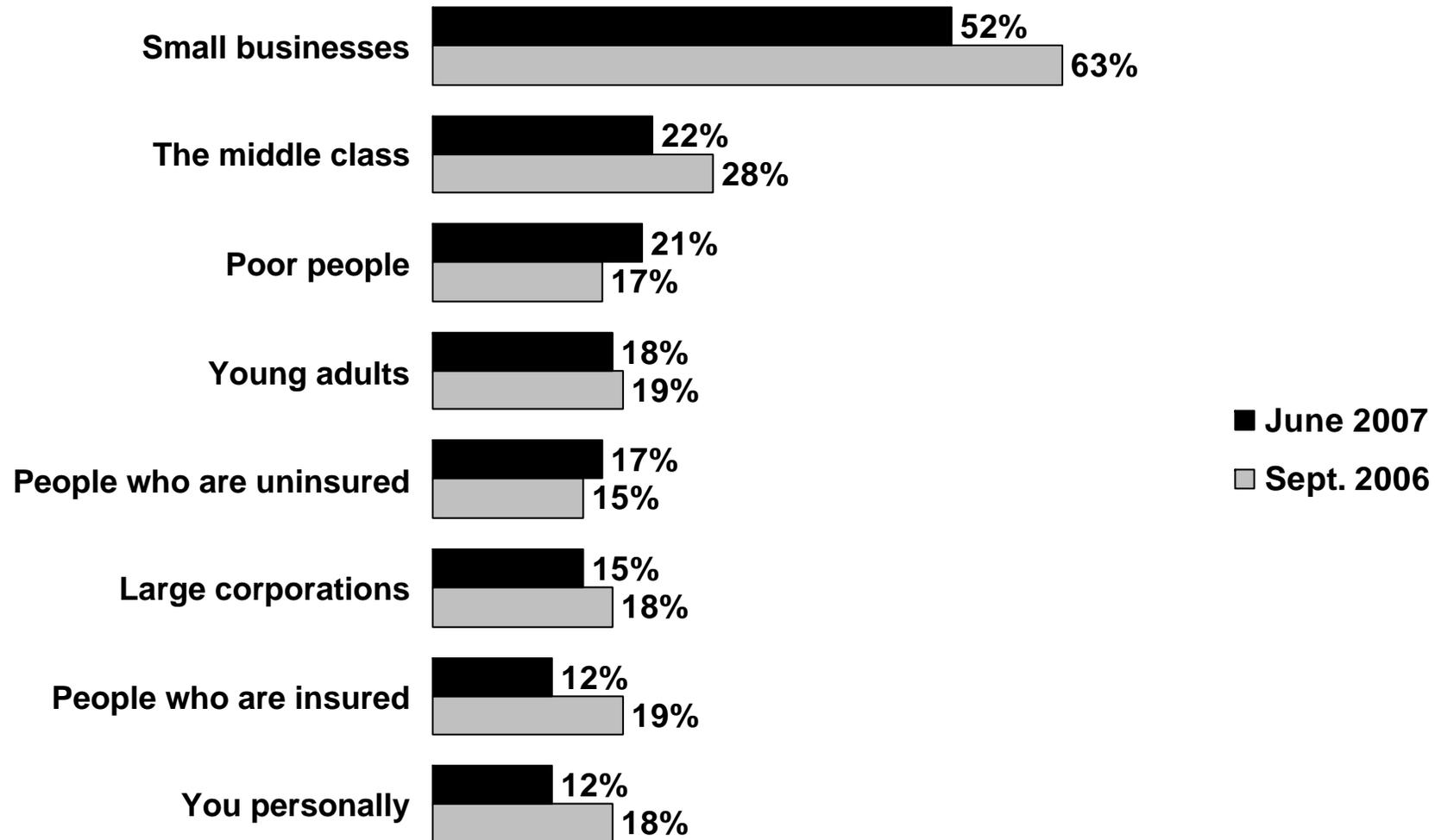


Source: Kaiser Family Foundation/Harvard School of Public Health/BCBS of Mass. Foundation *Massachusetts Health Reform Tracking Survey* (conducted May 29-June 10, 2007); Harvard School of Public Health/BCBS of Mass. Foundation/ICR *The Massachusetts Health Reform Law: Public Opinion and Perception* (conducted Sep. 11-18, 2006)

Chart 8

Trends in Perception of Who the Law Will Hurt

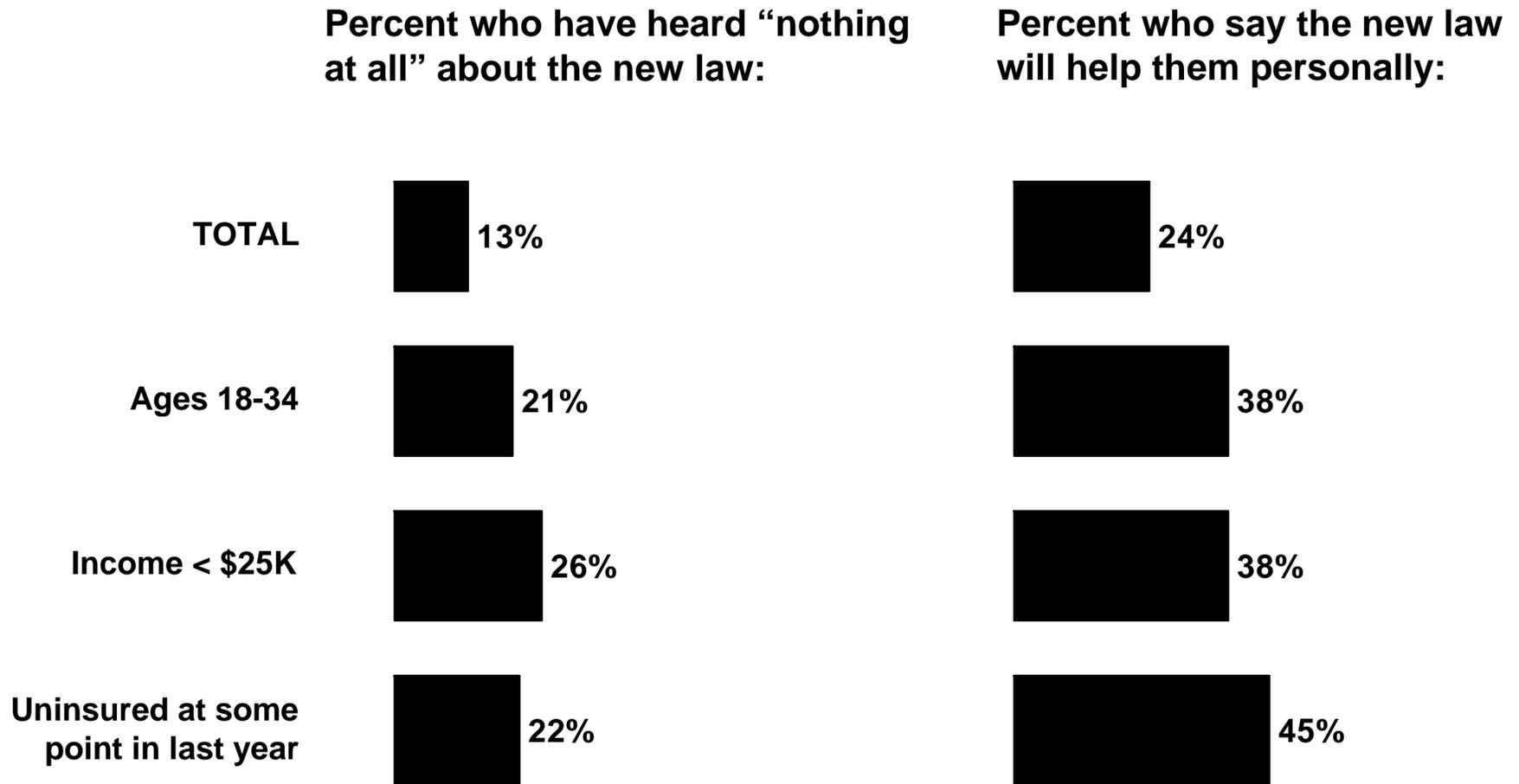
Percent who say the new law will hurt each of the following...



Source: Kaiser Family Foundation/Harvard School of Public Health/BCBS of Mass. Foundation *Massachusetts Health Reform Tracking Survey* (conducted May 29-June 10, 2007); Harvard School of Public Health/BCBS of Mass. Foundation/ICR *The Massachusetts Health Reform Law: Public Opinion and Perception* (conducted Sep. 11-18, 2006)

Chart 9

Those Most Likely to be Impacted are Less Aware of New Law, More Likely to Say It Will Help Them



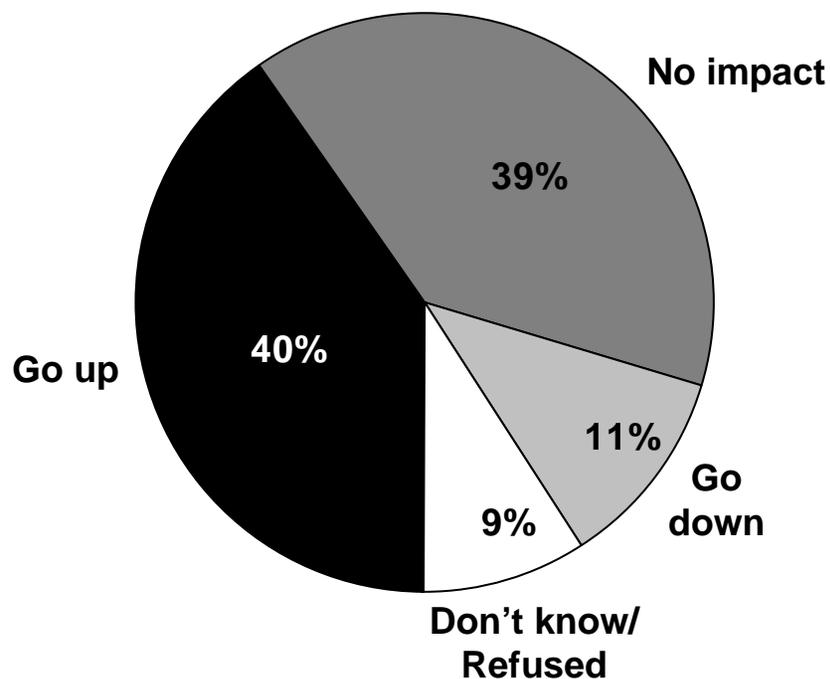
Source: Kaiser Family Foundation/Harvard School of Public Health/BCBS of Mass. Foundation *Massachusetts Health Reform Tracking Survey* (conducted May 29-June 10, 2007)

Chart 10

Perception of Impact on Your Own Health Care Costs and Taxes

Do you think the new health insurance law will cause the following to go up, go down, or do you think it will have no impact? (each asked of half sample)

How much you pay for health care and insurance



Your taxes

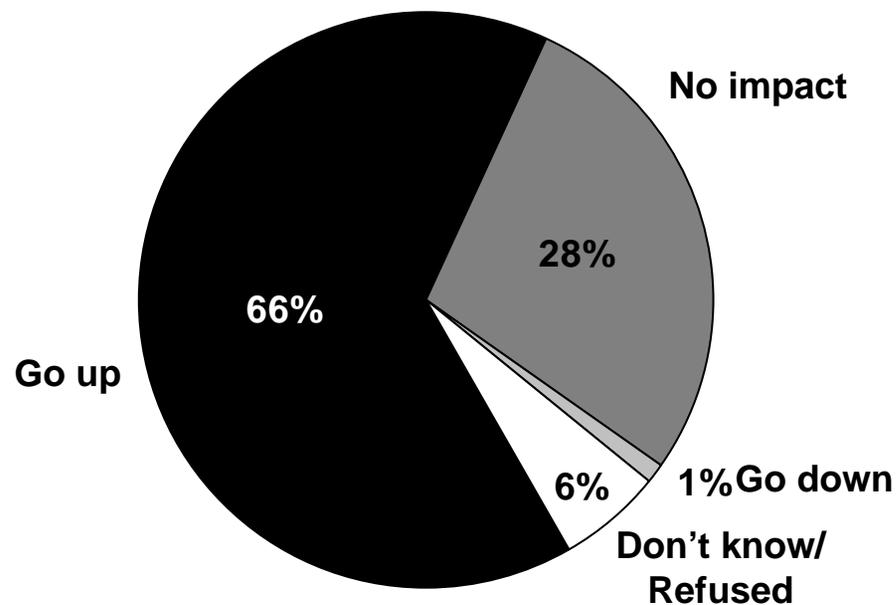
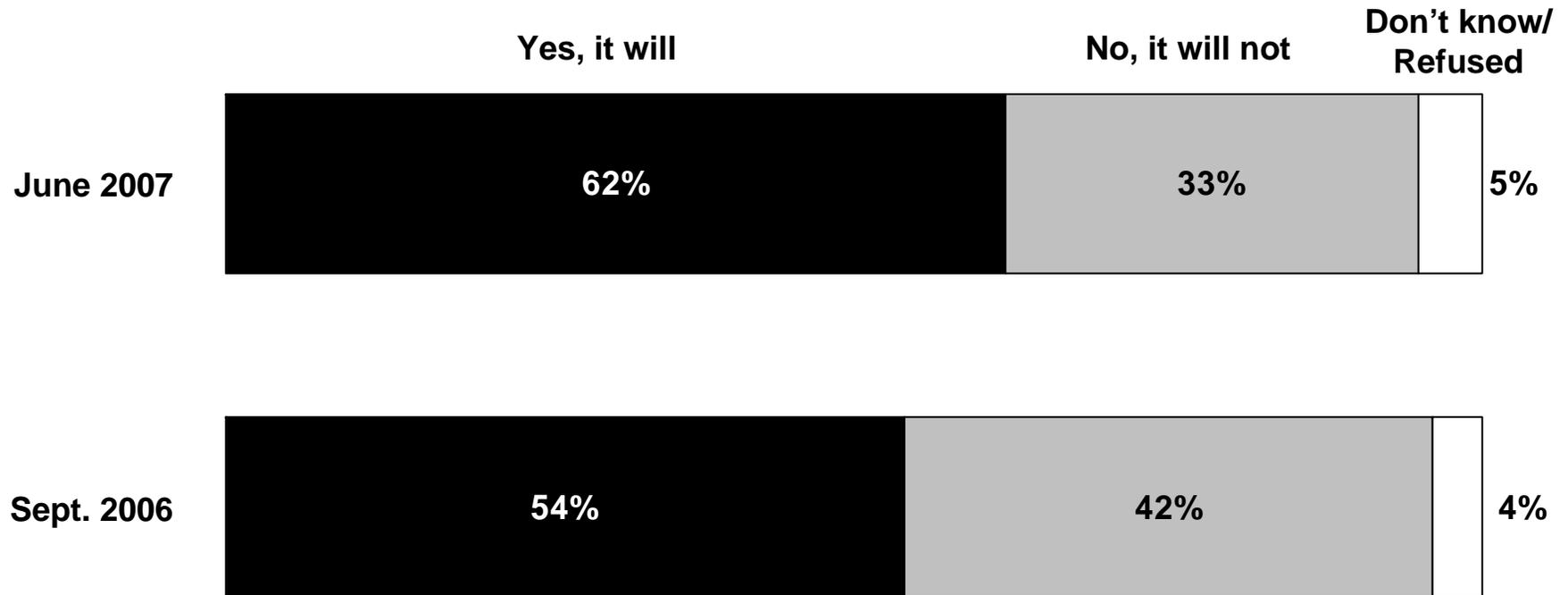


Chart 11

Public Confidence That New Law Will Ultimately Provide Health Insurance for Virtually All Residents

Based on what you know about the new health insurance law, do you think the program will or will not ultimately provide health insurance for virtually all Massachusetts residents?*



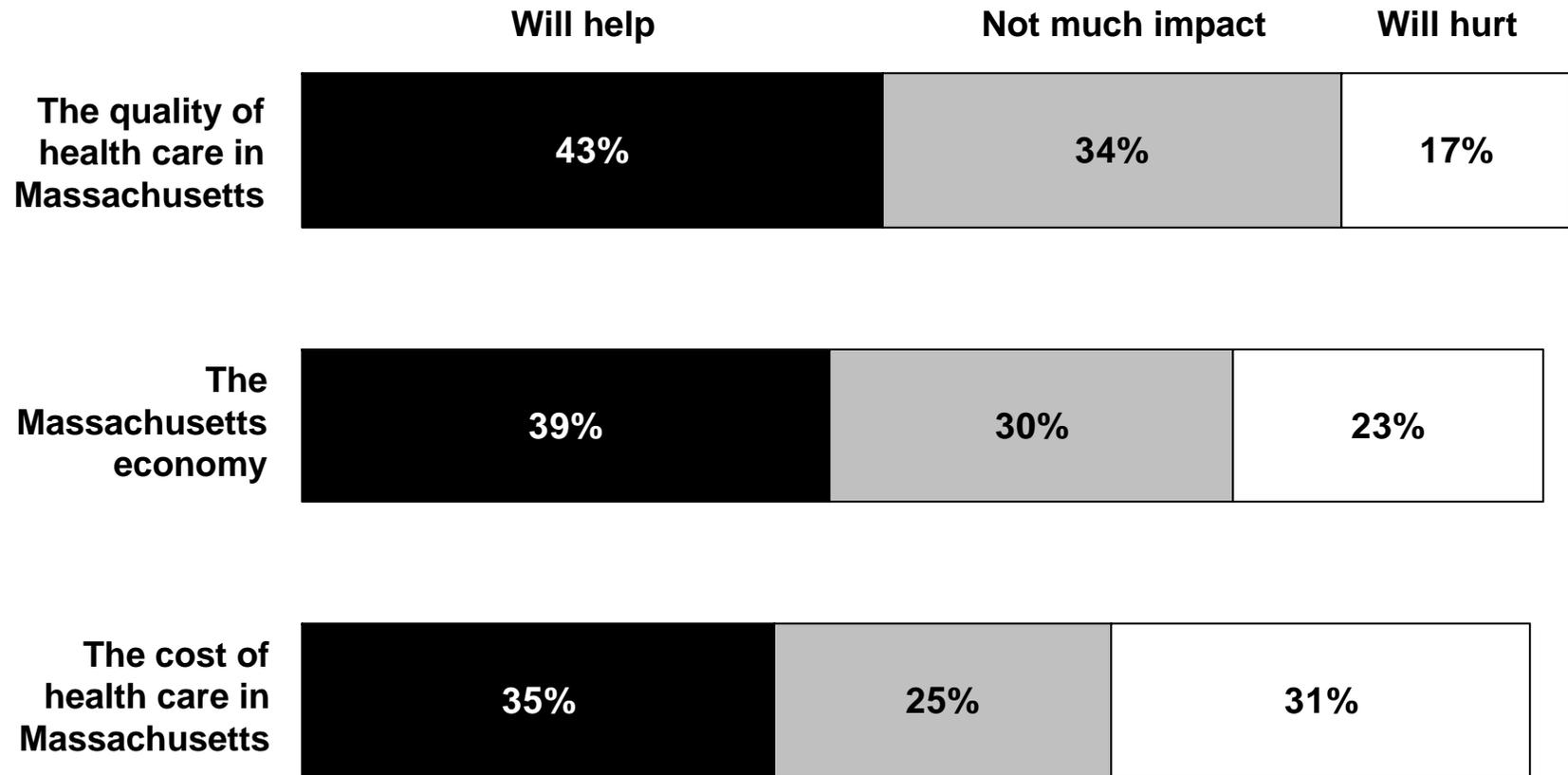
* Note: In September 2006, the word “virtually” was not included in the question wording.

Source: Kaiser Family Foundation/Harvard School of Public Health/BCBS of Mass. Foundation *Massachusetts Health Reform Tracking Survey* (conducted May 29-June 10, 2007); Harvard School of Public Health/BCBS of Mass. Foundation/ICR *The Massachusetts Health Reform Law: Public Opinion and Perception* (conducted Sep. 11-18, 2006)

Chart 12

Perception of the Law's Impact on Massachusetts Economy and Health Care and the Economy

Generally speaking, do you think the new health insurance law will help, hurt or don't you think it will have much of an impact one way or the other for the following?



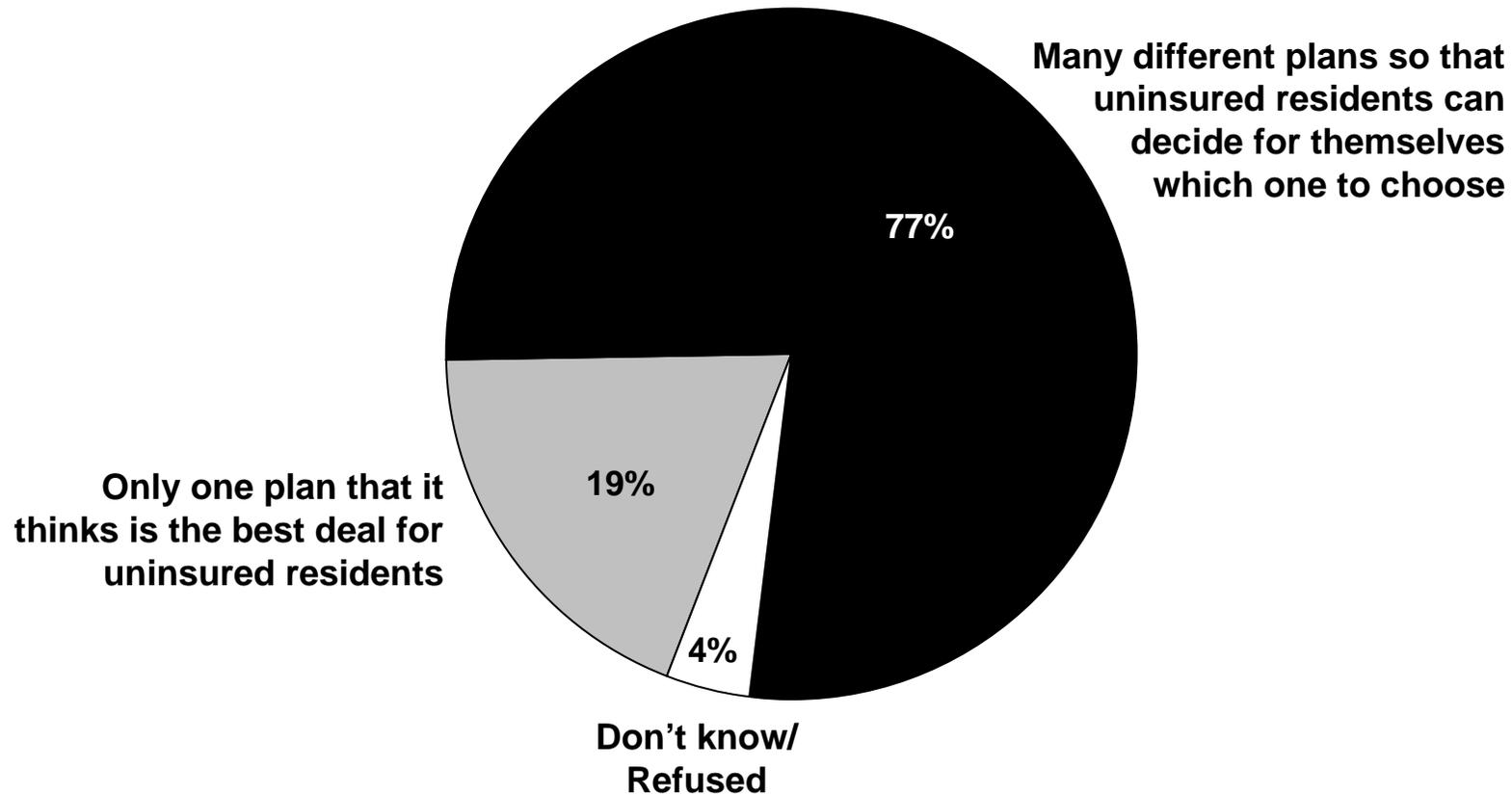
Note: "Don't know" and "Refused" responses not shown.

Source: Kaiser Family Foundation/Harvard School of Public Health/BCBS of Mass. Foundation *Massachusetts Health Reform Tracking Survey* (conducted May 29-June 10, 2007)

Chart 13

Single Plan vs. Multiple Plans

Under this new health insurance law, the Commonwealth will approve private health insurance plans as being affordable and providing reasonable benefits for uninsured residents. Which do you think the Commonwealth should make available?



Plan A: Non-subsidized Individual Plan

ASKED OF HALF SAMPLE A:

INTRO:

The new health insurance law requires all uninsured Massachusetts adults to buy health insurance or pay a fine, unless coverage is determined to be unaffordable. Private insurers have put together many different health plans that have been approved by the Commonwealth as being affordable and providing reasonable benefits. I'd like to get your opinion about the costs and benefits of some of these health insurance plans for different individuals.

PLAN DESCRIPTION:

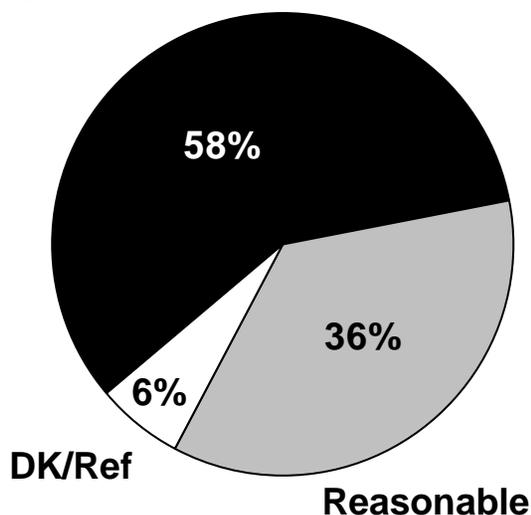
The first plan is for an uninsured 37-year-old single adult whose income is \$42,000 a year. This plan includes three doctor visits a year that cost the patient \$25 a piece. The individual must pay \$1,500 in other medical expenses before he or she starts receiving benefits. After this deductible is met, this person will pay for 20% of the cost of doctor visits, hospital stays and tests. The maximum amount this person will have to pay for medical services in a year is \$5,000. Prescription drugs will cost \$15 for generic brands and 50% of the cost of other brands. The plan would cost \$259 a month.

Chart 15

Plan A: Non-subsidized Individual Plan

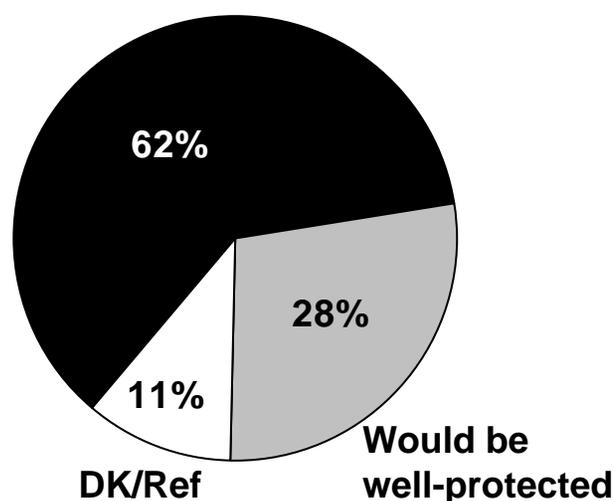
Is this a reasonable or unreasonable amount to require this person to pay for this health insurance plan?

Unreasonable



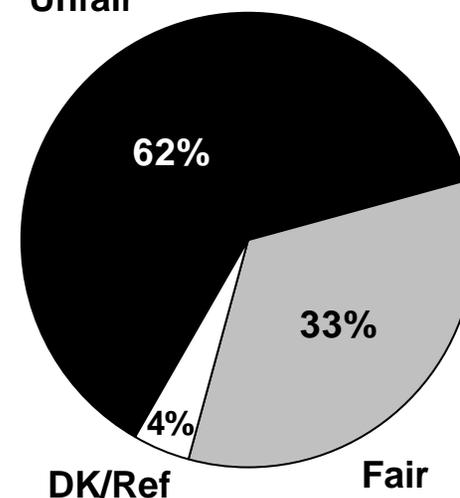
Do you think an individual covered by this plan would be well-protected by their health insurance, or would they be vulnerable to high medical bills?

Would be vulnerable



Do you think it is fair or unfair to require an uninsured person like this to sign up and pay for a plan like this?

Unfair



Plan B: Non-subsidized Family Plan

ASKED OF HALF SAMPLE A:

PLAN DESCRIPTION:

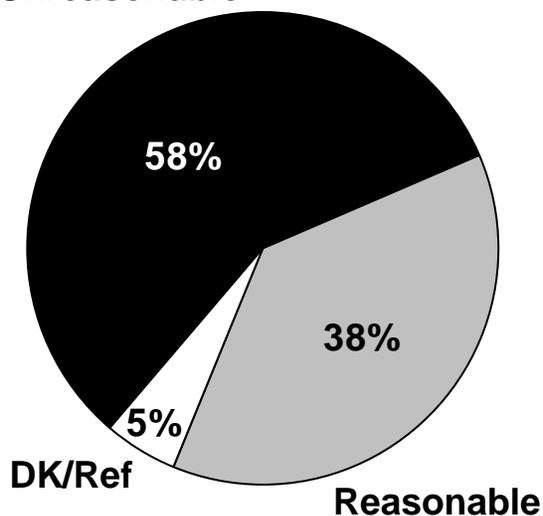
The second plan is for an uninsured family of four that includes two parents aged 37 and two children under 18. The family's income is \$111,000 a year. This plan includes six doctor visits a year for the family that cost the patient \$25 a piece. The family must pay \$3,000 in other medical expenses before they start receiving benefits. After this deductible is met, this family will pay for 20% of the cost of doctor visits, hospital stays and tests. The maximum amount this family will have to pay for medical services in a year is \$10,000. Prescription drugs will cost \$15 for generic brands and 50% of the cost of other brands. The plan would cost \$850 a month.

Chart 17

Plan B: Non-subsidized Family Plan

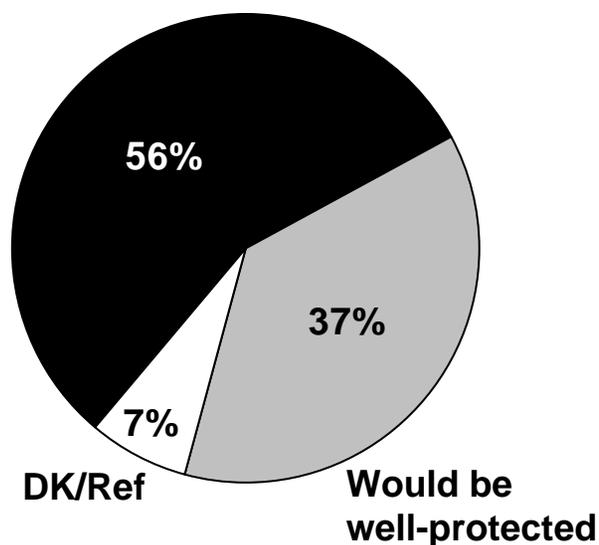
Is this a reasonable or unreasonable amount to require this family to pay for this health insurance plan?

Unreasonable



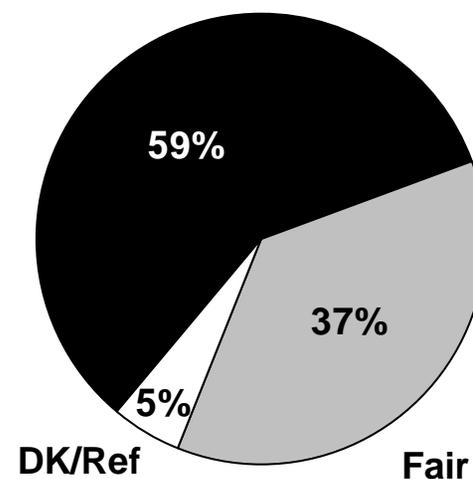
Do you think a family covered by this plan would be well-protected by their health insurance, or would they be vulnerable to high medical bills?

Would be vulnerable



Do you think it is fair or unfair to require an uninsured family like this to sign up and pay for a plan like this?

Unfair



Plan C: Subsidized Individual Plan

ASKED OF HALF SAMPLE B:

INTRO:

The new health insurance law requires all uninsured Massachusetts adults to buy health insurance or pay a fine, unless coverage is determined to be unaffordable. For low-income uninsured residents, the state is providing a subsidy that reduces the cost of health insurance. I'd like to get your opinion about the costs and benefits of some of these health insurance plans for different individuals.

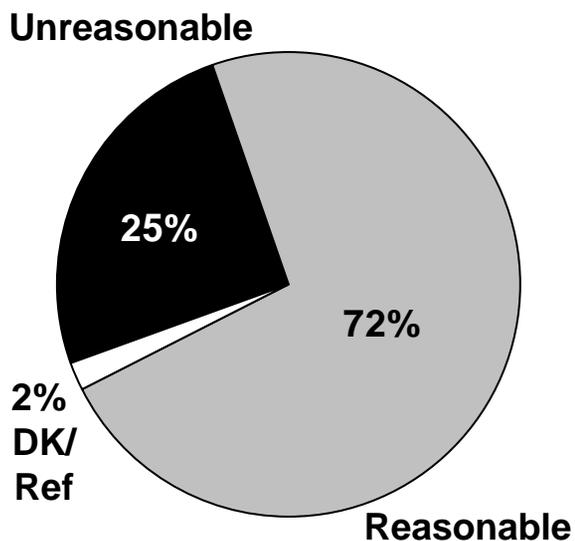
PLAN DESCRIPTION:

The first plan is for an uninsured 37-year-old single adult whose income is \$30,000 a year. Under this plan, the cost of a visit to a regular doctor is \$10 and a specialist is \$20. Hospital stays cost \$250. Prescription drugs are covered for a co-payment of \$10 to \$45 depending on the drug. The maximum amount this person would have to pay in a year is \$750 for medical expenses and \$500 for prescription drugs. The plan would cost this person \$105 a month.

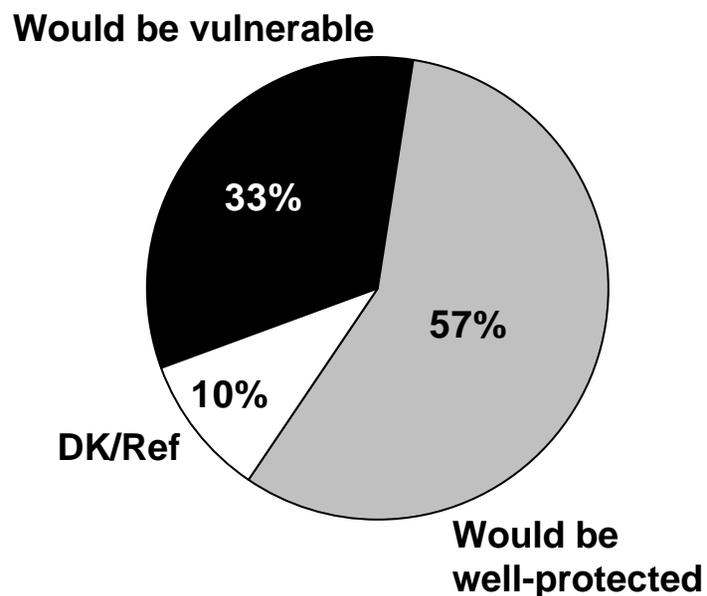
Chart 19

Plan C: Subsidized Individual Plan

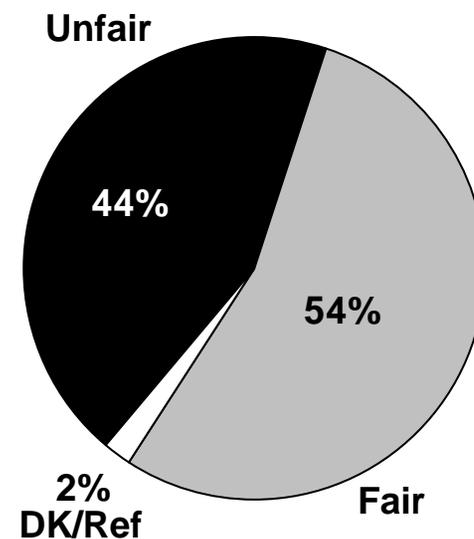
Is this a reasonable or unreasonable amount to require this person to pay for this health insurance plan?



Do you think an individual covered by this plan would be well-protected by their health insurance, or would they be vulnerable to high medical bills?



Do you think it is fair or unfair to require an uninsured person like this to sign up and pay for a plan like this?



Plan D: Subsidized Family Plan

ASKED OF HALF SAMPLE B:

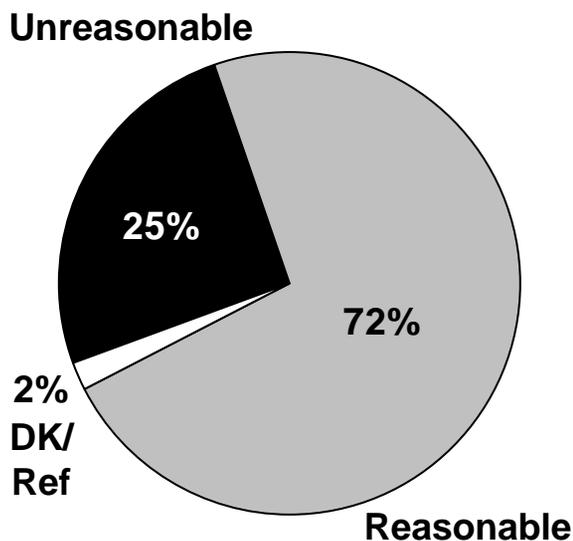
PLAN DESCRIPTION:

The second plan is for an uninsured family of four that includes two parents aged 37 and two children under 18. The family's income is \$60,000 a year. The children receive insurance for free under a government program. The parents would need to pay for their insurance. Under this plan, the cost of a visit to a regular doctor is \$10 and a specialist is \$20. Hospital stays cost \$250. Prescription drugs are covered for a co-payment of \$10 to \$45 depending on the drug. The maximum amount this family would have to pay in a year is \$1,500 for medical expenses and \$1000 for prescription drugs. The plan would cost the family \$210 a month.

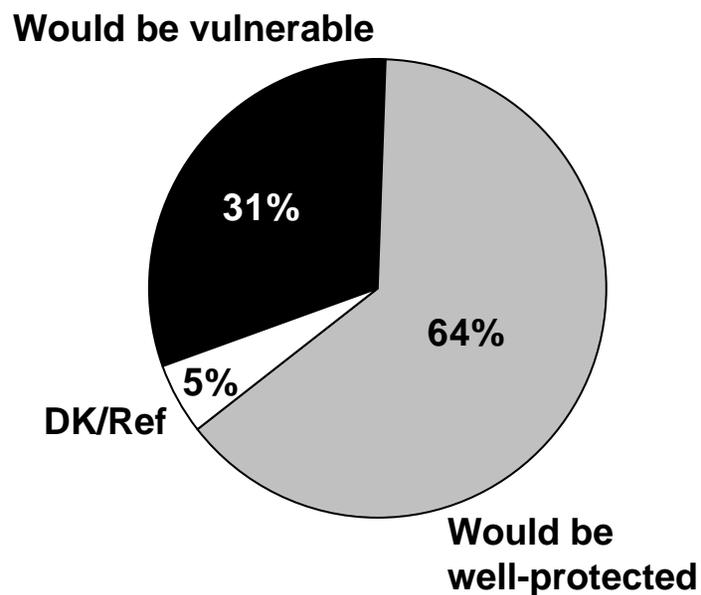
Chart 21

Plan D: Subsidized Family Plan

Is this a reasonable or unreasonable amount to require this family to pay for this health insurance plan?



Do you think a family covered by this plan would be well-protected by their health insurance, or would they be vulnerable to high medical bills?



Do you think it is fair or unfair to require an uninsured family like this to sign up and pay for a plan like this?

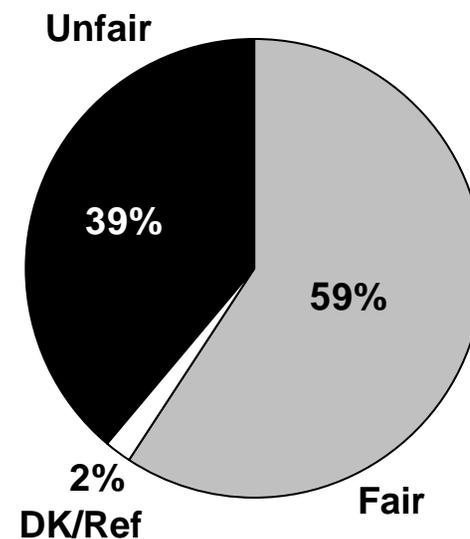
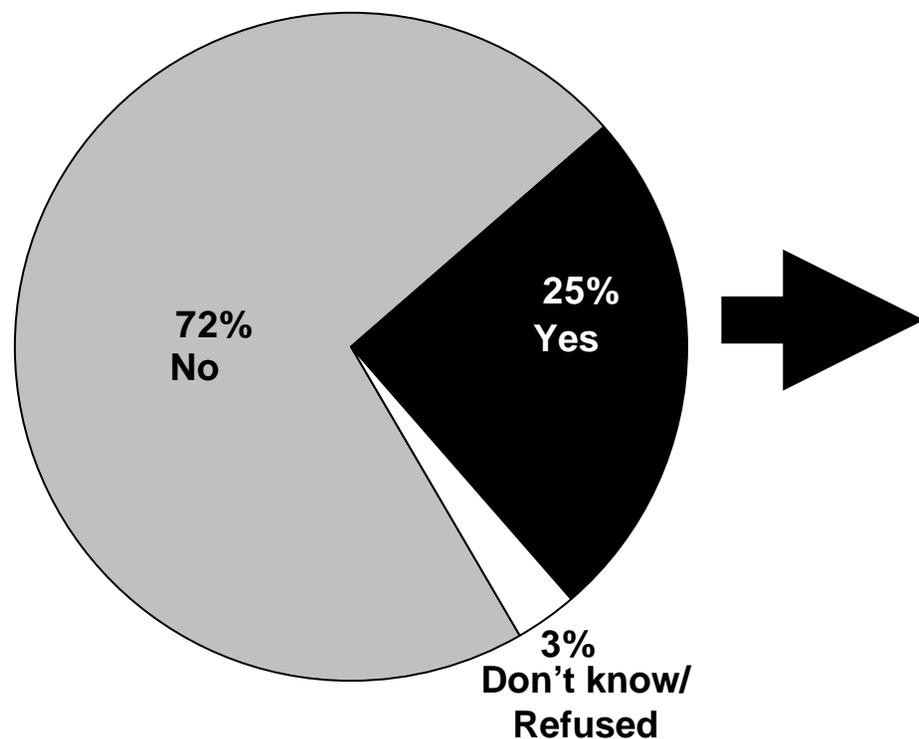


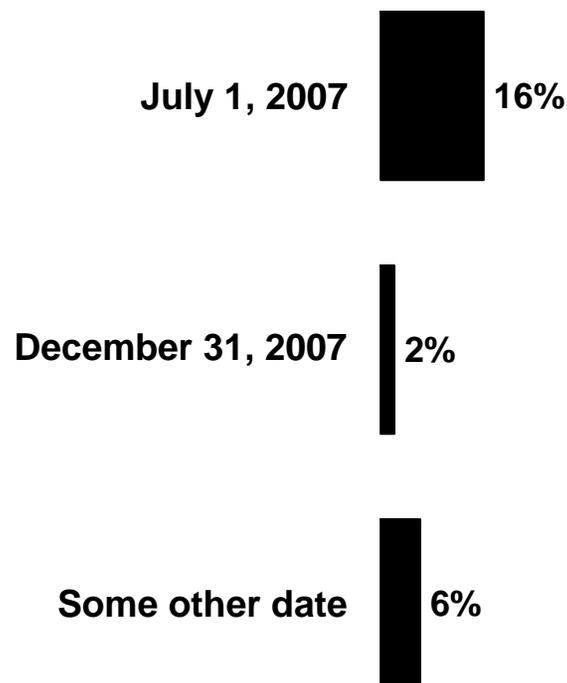
Chart 22

Knowledge About Deadlines

Do you happen to know the deadline by which Massachusetts residents will need to have insurance in order to avoid paying a fine under the new health insurance law?



Asked of those who said they know the deadline: What is the deadline?



Note: "Don't know/Refused" responses for bar graph not shown.

Source: Kaiser Family Foundation/Harvard School of Public Health/BCBS of Mass. Foundation *Massachusetts Health Reform Tracking Survey* (conducted May 29-June 10, 2007)



HARVARD
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FOUNDATION
BLUE CROSS BLUE SHIELD OF MASSACHUSETTS

EXPANDING ACCESS TO HEALTH CARE

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The mission of the Blue Cross Blue Shield of Massachusetts Foundation is to expand access to health care. Through grants and policy initiatives, the Foundation works with public and private organizations to broaden health coverage and reduce barriers to care. The Foundation focuses on developing measurable and sustainable solutions that benefit uninsured, vulnerable and low-income individuals and families in the Commonwealth.