

Leading up to next month's scheduled Census Bureau update on the number of Americans without health insurance, the August Kaiser Health Tracking Poll takes a look at the views of the uninsured, with a particular focus on how they think the health reform law will impact their situation. Despite the fact that the Patient Protection and Affordable Care Act (ACA) is expected to expand coverage to 32 million of the uninsured, only half of those currently without coverage report being aware of the key components of the law designed to achieve this goal: the expansion of the Medicaid program and subsidies for low and middle income Americans without insurance. Perhaps tied to this lack of awareness, almost half of the uninsured expect the ACA will have little impact on them personally, and just three in ten believe the new law will help them get health care. Among Americans as a whole, views on the ACA remain roughly divided, as they have for most of the past year.

On another health policy issue in the news, two-thirds of the public say they support the recent decision requiring health insurance plans to cover the full cost of contraception, though fewer than four in ten women and men report hearing much about the ruling.

### HALF OF UNINSURED UNAWARE OF KEY PROVISIONS OF ACA DESIGNED TO HELP THEM

According to government data, roughly one in five Americans under the age of 65 were uninsured in 2009 (the most recent year for which data are available)<sup>1</sup>. A major objective of the health reform law is to reduce the ranks of the uninsured, and to make it easier for them to get and afford coverage. Estimates are that the law will expand coverage to 32 million Americans who are currently uninsured by the time it is fully implemented.

Among the uninsured, however, this August tracking survey finds that only about half are aware that the law includes certain key components aimed at helping them afford coverage. Fifty-two

percent of those who are currently uninsured are aware the law will provide subsidies to help low and moderate income people without insurance purchase it, and 47 percent are aware that Medicaid will be expanded to cover more low-income adults. That leaves roughly half of the uninsured unaware of these key provisions. A similar share of the uninsured (51 percent) are aware of the least popular provision of the law, the individual mandate.

I'm going to read you a list of specific reform proposals. For each, please tell me whether you think it was included in the new health reform law, or not. To the best of your knowledge, would you say the new law does or does not...			
AMONG THOSE AGES 18-64 WHO ARE CURRENTLY UNINSURED:	Yes, law does this	No, law does not do this	Don't know
Provide financial help to low and moderate income Americans who don't get insurance through their jobs to help them purchase coverage	52%	41%	7%
Expand the existing Medicaid program to cover low-income, uninsured adults regardless of whether they have children	47	37	16
Require nearly all Americans to have health insurance by 2014 or else pay a fine	51	38	11

### MANY UNINSURED DON'T EXPECT THE ACA TO HAVE MUCH IMPACT

Perhaps as a result of this lack of awareness, nearly half (47 percent) of the uninsured don't expect they will be affected in either a positive or a negative fashion by the ACA, while three in ten (31 percent) say the new law will help them when it comes to getting health care, and 14 percent expect they could suffer under the law.

AMONG THOSE AGES 18-64 WHO ARE CURRENTLY UNINSURED: In general, do you expect that when it's fully put in place, the recently passed health reform law will help your own situation when it comes to getting health care, hurt your situation, or won't it make much difference? In what ways...?	
Health reform law will help	31%
Health insurance will be more affordable/health care costs will be lower	13
Will have health insurance/Better access to health care/More security because of coverage	12
Other	3
Don't know	4
Health reform law will hurt	14
Don't want to be forced to buy insurance/Opposed to individual mandate	7
Cost/Tax concerns	4
Won't cover enough/Will not be covered	2
Other	2
Won't make much difference	47
Don't know/Refused	7

<sup>1</sup> Kaiser Commission on Medicaid and the Uninsured, "The Uninsured: A Primer," <http://www.kff.org/uninsured/7451.cfm>

When asked to say in their own words how they think the law will help or hurt them, most responses among those who expect to be helped center on an improved ability to afford health insurance, access to health care or just feelings of security. Among the 14 percent of the uninsured who are concerned they will be harmed, most responses center on being forced to buy coverage against their will, and worries about the cost of that coverage.

AMONG THOSE AGES 18-64 WHO ARE CURRENTLY UNINSURED: IN THEIR OWN WORDS... (selected quotes from open-ended responses)	
In what ways do you think the health reform law will help you?	In what ways do you think the health reform law will hurt you?
<i>"Coverage will be available to me and my family"</i>	<i>"Because I will be forced to pay for something that I can't afford"</i>
<i>"I think it will help by lowering the cost so that people such as myself can afford some kind of insurance"</i>	<i>"It is going to cost a lot more. I don't feel that it's right that [I] have to carry [insurance]. It should be freedom of choice, not made by the government"</i>
<i>"Can go to the doctor with no problems, unlike now you have to worry about insurance and bills"</i>	<i>"I think the quality of health care will go down"</i>
<i>"The new health plan will require insurance companies to accept people with pre-existing health conditions"</i>	<i>"Going to increase taxes a whole lot and make it difficult to find a job and take more paperwork and take decisions out of doctors [hands]"</i>

Among all Americans, there has been a small decrease over the course of the past year and a half in the proportion who think the uninsured will be aided by the ACA, though they are still the group most likely to be seen as benefiting. About half (49 percent) of Americans now think the uninsured will be better off under the law, down from a high of 67 percent in April 2010, right after the law was passed.

**FINANCIAL BARRIERS FACING THE UNINSURED**

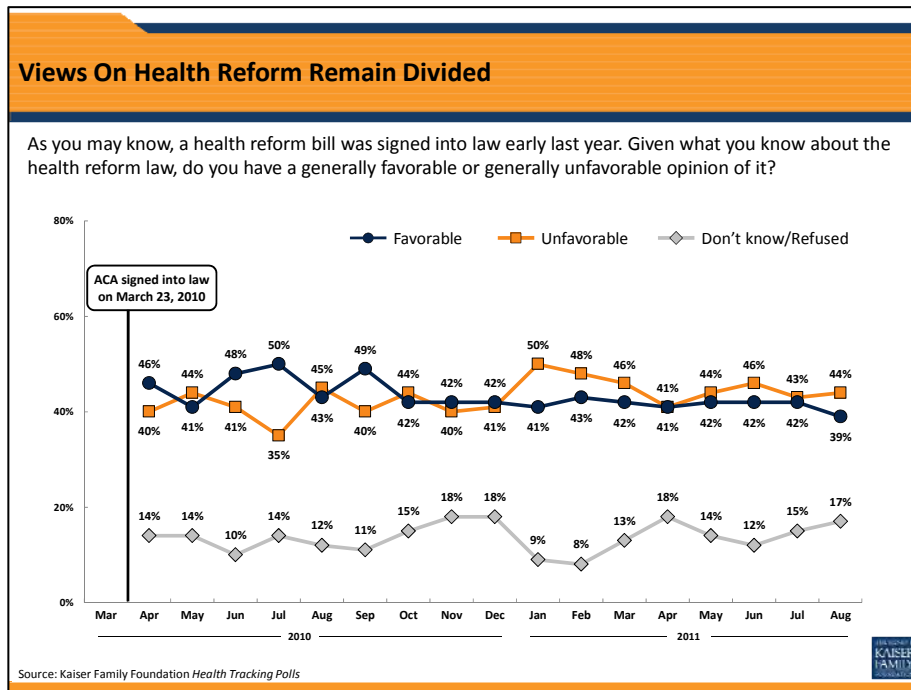
The survey also echoes the findings of previous polls showing that most of the uninsured point to the high cost of insurance as the main reason for their lack of coverage, and that they continue to face widespread problems getting and paying for needed care. When asked why they are uninsured, nearly half (46 percent) of those without coverage say the main reason is because they can't afford it. Sixteen percent of the uninsured say they are unemployed or lost a job, and 18 percent say their employer doesn't offer coverage or they aren't eligible for employer coverage. Just 7 percent say the reason they don't have coverage is because they don't think they need it.

Over half (56 percent) of the non-elderly uninsured say they have had problems paying medical bills in the past year, nearly three times as many among their insured counterparts (19 percent). And the uninsured report putting off or going without care due to cost at rates that are roughly three times those of people with insurance.

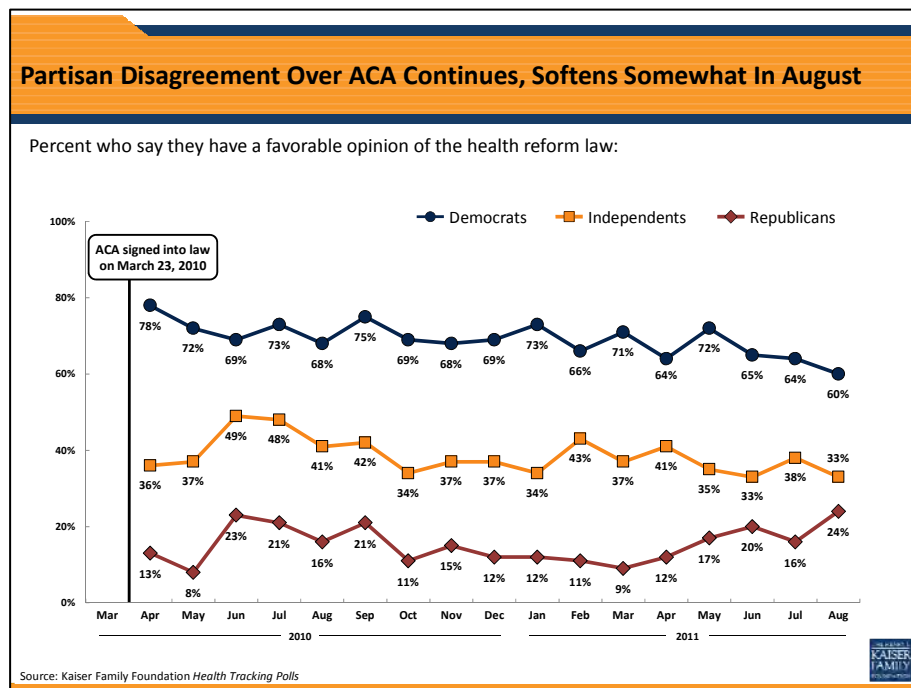
Problems accessing and paying for health care in the past 12 months	AMONG THOSE AGES 18-64	
	Insured	Uninsured
<i>Percent who say they had problems paying medical bills</i>	19%	56%
<i>Percent who report doing the following due to cost:</i>		
Relied on home remedies or over the counter drugs instead of going to see a doctor	26	68
Put off or postponed getting health care you needed	21	67
Skipped dental care or checkups	24	64
Not filled a prescription for medicine	20	54
Skipped a recommended medical test or treatment	16	51
Cut pills in half or skipped doses of medicine	12	37
Had problems getting mental health care	7	33

## AMERICANS' VIEWS ON THE ACA

When it comes to the ACA as a whole, August finds no major shift in national public opinion. While this month's favorable number isn't significantly different from recent months given the margin of sampling error in the polls, it did drop below 40 percent for the first time in Kaiser tracking. Currently, 39 percent of Americans have a favorable view of the law, 44 percent are unfavorable, and 17 percent don't know enough to say.



Partisan division over the law continues, but appears to have softened somewhat in recent months. In August, six in ten Democrats have a favorable view of the law (the *lowest* support among Democrats since the law's passage), while 24 percent of Republicans view it favorably (the *highest* level of support among Republicans since passage). Still, most Republicans (65 percent) have an unfavorable view of the law. Among independents, 33 percent feel favorably toward the ACA and 48 percent unfavorably.



One notable development: since the end of 2010, when we last measured familiarity with some of the key provisions of the ACA, awareness of some of the law’s key benefits—or belief in them—has fallen. As news coverage has focused less on the health reform law and more on the nation’s ailing economy and the federal debt and deficit, the share of Americans who are aware that the ACA includes subsidies for low and moderate income Americans without health insurance fell from 72 percent last December to 58 percent this month. Similarly, the share who are aware that the law expands Medicaid fell from 62 to 49 percent.

The one area where familiarity has not declined is when it comes to the individual mandate—65 percent are aware the law includes this provision, similar to levels measured last year. However, awareness is quite low when it comes to the law’s preventive benefits provisions—just 29 percent are aware that the law will eliminate cost-sharing for many preventive services, while over half (52 percent) say the law does not do this and one in five don’t know enough to say.

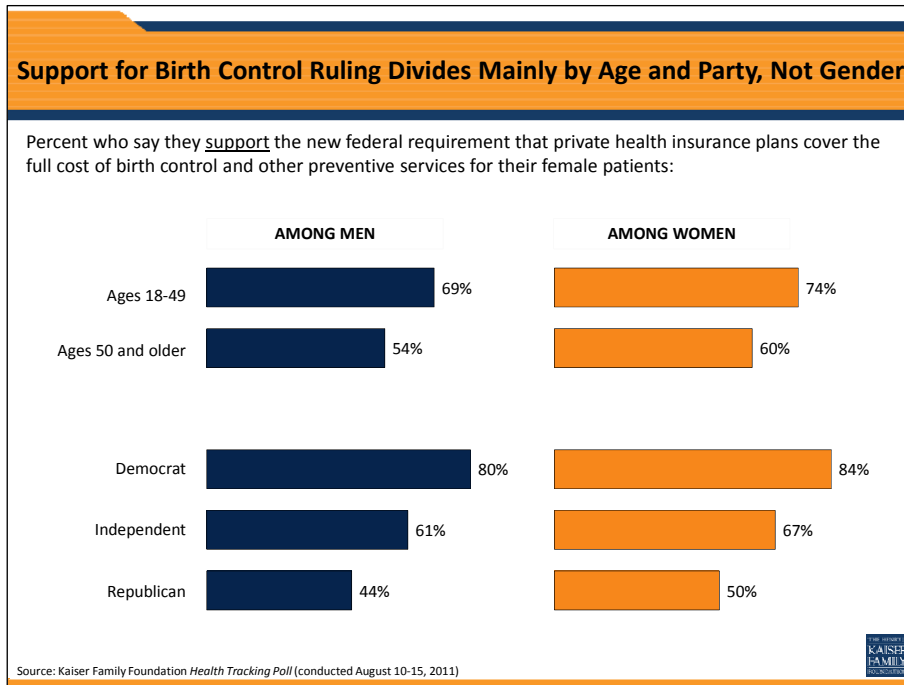
<b>AMONG ALL AMERICANS: Percent who say “yes” law will do each of the following</b>	<b>Aug 2011</b>	<b>Dec 2010</b>	<b>Jun 2010</b>	<b>Apr 2010</b>
Require nearly all Americans to have health insurance by 2014 or else pay a fine	65%	64%	67%	71%
Provide financial help to low and moderate income Americans who don’t get insurance through their jobs to help them purchase coverage	58	72	72	75
Require insurance plans to offer a minimum package of health insurance benefits, to be defined by the federal government	57	--	64	--
Expand the existing Medicaid program to cover low-income, uninsured adults regardless of whether they have children	49	62	66	64
Eliminate co-pays and deductibles that people previously had to pay for many preventive services	29	--	--	--

#### **PUBLIC REACTS TO NEW BIRTH CONTROL COVERAGE REQUIREMENT**

The recent ruling instituting a new federal standard that requires health insurance plans to cover the full cost of birth control and other preventive services for women was in the news this month. Overall, two-thirds (66 percent) of the public say they support the measure and a quarter (24 percent) oppose it. Support is roughly equal among women (68 percent) and men (63 percent), but differs somewhat by age and party identification. Support is strongest among the youngest group of adults ages 18-29, with 76 percent in favor of the measure and just 13 percent opposed. Seniors are less likely than their younger counterparts to support the requirement, but still half (51 percent) support it, while fewer than four in ten (38 percent) are opposed.

<b>In general do you support or oppose the new federal requirement that private health insurance plans cover the full cost of birth control and other preventive services for their female patients?</b>										
	<b>Total</b>	<b>Men</b>	<b>Women</b>	<b>18-29</b>	<b>30-49</b>	<b>50-64</b>	<b>65+</b>	<b>Dem.</b>	<b>Ind.</b>	<b>Rep.</b>
Support	66%	63%	68%	76%	70%	61%	51%	82%	64%	47%
Oppose	24	26	22	13	21	29	38	10	26	42

Strong majorities of Democrats and independents support requiring insurance plans to cover the cost of birth control (82 percent and 64 percent respectively), while Republicans are more divided on the issue with 47 percent supporting it and 42 percent opposed. These party divisions persist even when looking by gender—male and female Democrats are the most likely to support the requirement (80 and 84 percent) and male and female Republicans are the least supportive (44 and 50 percent).



In the midst of heavy media coverage over the federal debt ceiling debate, news about the new ruling went unnoticed by many Americans. Overall, 37 percent say they have heard at least “some” about the new requirement (including just one in ten who have heard “a lot”), while six in ten (61 percent) say they have heard “only a little” or “nothing at all.”

Though the requirement primarily impacts women, women are not significantly more likely than men to report hearing about the new standard (39 and 35 percent, respectively).

### Methodology

The *Kaiser Health Tracking Poll* was designed and analyzed by public opinion researchers at the Kaiser Family Foundation led by Mollyann Brodie, Ph.D., including Liz Hamel, Claudia Deane, Sarah Cho, Bianca DiJulio, and Theresa Boston. The survey was conducted August 10 through August 15, 2011, among a nationally representative random sample of 1,201 adults ages 18 and older. Telephone interviews conducted by landline (700) and cell phone (501, including 203 who had no landline telephone) were carried out in English and Spanish by Princeton Survey Research Associates.

The margin of sampling error for results based on the full sample is plus or minus 3 percentage points. For those ages 18-64 who are uninsured (n=154), it is plus or minus 9 percentage points. For results based on other subgroups, the margin of sampling error may be higher. Note that sampling error is only one of many potential sources of error in this or any other public opinion poll.

A brief and the full question wording and methodology of the poll can be viewed online at <http://www.kff.org/kaiserpolls/8217.cfm>.

This publication (#8217-F) is available on the Kaiser Family Foundation’s website at [www.kff.org](http://www.kff.org).