New Jersey Health Care Opinion Poll

Views on Health Care and the Need for Reform in New Jersey

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Executive Summary

New Jersey residents express deep concerns about health care in the state, and large majorities want lawmakers to enact policies addressing rising costs, the uninsured, and quality of care. The poll reveals that most NJ residents are willing to support a broad range of possible reforms, and many are willing to accept higher taxes to achieve sustainable coverage for the uninsured.

- Two-thirds of poll participants are worried about being able to afford the health care they need, 82% are worried about having to pay more for their care or coverage, and nearly half (47%) express concern about the possibility of losing their health insurance.

- A third of the public (34%) agreed that health care in New Jersey has so much wrong with it that “we need to completely rebuild it” and another half (49%) say “fundamental changes are needed” even though they believe some aspects of the current system can be preserved.

- Large majorities say they want NJ government leaders to act this year to address health care cost, coverage for the uninsured, and other health care problems.
Executive Summary - continued

- About half of respondents said they would be willing to pay $500 or more per year in additional taxes if everyone in New Jersey would have coverage that they could not lose, with another one-in-ten willing to accept a more modest tax hike.

- The majority of New Jersey residents support reform proposals ranging from requiring employers or individuals to purchase coverage to expanding public coverage programs.
  - When asked about potential negative tradeoffs such as job loss or higher taxes, support for specific reforms declines.
  - In spite of strong support for reform, few respondents say that they have read or heard much about health reform proposals in New Jersey.

- Between June 1 and July 9, 2007, a total of 1,104 adults in NJ were interviewed by telephone, including 300 who rely exclusively or mainly on mobile phones. The sample was designed to represent the New Jersey adult population. The poll has a margin of error of +/-3%.
Concerns and Problems
Concerns About Major Issues

How worried are you about …

- income not keeping up with prices
  - Very Worried: 39.2%
  - Somewhat Worried: 35.5%

- being able to afford the health care services you need
  - Very Worried: 37.2%
  - Somewhat Worried: 29.9%

- losing health insurance coverage
  - Very Worried: 28.9%
  - Somewhat Worried: 17.9%

- not being able to pay your rent or mortgage
  - Very Worried: 22.6%
  - Somewhat Worried: 22.8%

- being the victim of a terrorist attack
  - Very Worried: 22.1%
  - Somewhat Worried: 32.9%

- being a victim of a violent crime
  - Very Worried: 16.3%
  - Somewhat Worried: 29.8%

- losing your job
  - Very Worried: 14.5%
  - Somewhat Worried: 12.4%

Note: “Not too worried”, “Not at all worried”, “Don’t know”, non-applicable, and refused responses not shown
Source: Rutgers Center for State Health Policy, New Jersey Health Care Opinion Poll (conducted June 1 to July 9, 2007)
Specific Health Care Concerns
How worried are you about …

- **having to pay more for your health care or health insurance**
  - Very Worried: 54.6%
  - Somewhat Worried: 27.7%

- **the ability of hospitals in your area to deal effectively with a major disease outbreak, a terrorist attack or a natural disaster**
  - Very Worried: 42.9%
  - Somewhat Worried: 33.9%

- **the quality of health care services you receive getting worse**
  - Very Worried: 37.3%
  - Somewhat Worried: 35.4%

Note: “Not too worried”, “Not at all worried”, “Don’t know”, non-applicable, and refused responses not shown
Source: Rutgers Center for State Health Policy, New Jersey Health Care Opinion Poll (conducted June 1 to July 9, 2007)
Additional Specific Health Care Concerns
How worried are you about …

- being able to afford prescription drugs you need
  - Very Worried: 29.9%
  - Somewhat Worried: 30.8%

- your ability to see top quality medical specialists
  - Very Worried: 30.1%
  - Somewhat Worried: 30.1%

- hospitals in your area closing
  - Very Worried: 31.5%
  - Somewhat Worried: 18.2%

- having to stay in your current job instead of taking a new job for fear of losing health benefits*
  - Very Worried: 29.9%
  - Somewhat Worried: 17.3%

Note: “Not too worried”, “Not at all worried”, “Don’t know”, non-applicable, and refused responses not shown
*Base: respondents with jobs (n=830)
Source: Rutgers Center for State Health Policy, New Jersey Health Care Opinion Poll (conducted June 1 to July 9, 2007)
Need for Reform
Need for Reform
Which of the following three statements comes closest to expressing your overall view of the health care system in New Jersey?

- Our health care system has so much wrong with it that we need to completely rebuild it
- There are some good things about our health care system, but fundamental changes are needed
- On the whole, the health care system works pretty well and only minor changes are necessary to make it work better

* “Don’t Know” and refused responses
Sources: Rutgers Center for State Health Policy, New Jersey Health Care Opinion Poll (conducted June 1 to July 9, 2007)
Priorities for Reform in New Jersey
What do you think is the most important health care problem for the Governor and New Jersey legislature to address?

- Health care costs: 40.2%
- Uninsured/expanded coverage: 34.0%
- Care for seniors: 10.7%
- Quality of care: 7.7%
- HMO/insurer problems: 5.7%
- Other - e.g., specific illnesses: 15.0%

Note: Up to two answers are accepted per respondent. Sums to more than 100% because of multiple responses.
Source: Rutgers Center for State Health Policy, New Jersey Health Care Opinion Poll (conducted June 1 to July 9, 2007)
Support for NJ Government Action This Year
How important will it be for New Jersey’s government leaders to address … this year?

- Extremely Important
- Very Important
- Somewhat Important

- the cost of health care and health insurance: 57.2% Extremely Important, 34.7% Very Important, 6.5% Somewhat Important
- the number of New Jerseyans without health insurance: 50.0% Extremely Important, 34.7% Very Important, 11.4% Somewhat Important
- prescription drug benefits for seniors: 49.3% Extremely Important, 38.8% Very Important, 8.6% Somewhat Important
- doctors and hospitals making mistakes in patient care: 44.9% Extremely Important, 33.7% Very Important, 15.0% Somewhat Important

Note: “Not Important”, “Don’t Know”, non-applicable, and refused responses not shown
Source: Rutgers Center for State Health Policy, New Jersey Health Care Opinion Poll (conducted June 1 to July 9, 2007)
Specific Reform Proposals
New Jerseyans Following Health Reform

How much have you heard or read about health care reform proposals currently being discussed in New Jersey?

- Some: 43.3%
- A Great Deal: 20.9%
- Only a Little: 30.1%
- Nothing at all: 5.4%

* “Don’t Know” and refused responses

Source: Rutgers Center for State Health Policy, New Jersey Health Care Opinion Poll (conducted June 1 to July 9, 2007)
Require Employers to Pay for Coverage
Would you favor or oppose the New Jersey government…

...requiring large business that do not...provide health insurance to pay a portion of the cost?

Percent Favoring

...if it meant that these businesses would have to cut some jobs to pay for other workers' health insurance?

Percent Favoring

Note: “Oppose”, “Don’t Know”, and refused responses not shown
Sources: Rutgers Center for State Health Policy, New Jersey Health Care Opinion Poll (conducted June 1 to July 9, 2007)
Expand Public Coverage Programs

Would you favor or oppose expanding New Jersey’s programs...

- ...such as Medicaid or NJ FamilyCare to provide coverage for more low-income people?
  - 82.5%

- ...if it meant higher taxes?
  - 52.6%

Note: “Oppose”, “Don’t Know”, and refused responses not shown
Sources: Rutgers Center for State Health Policy, New Jersey Health Care Opinion Poll (conducted June 1 to July 9, 2007)
Require Everyone to Have Coverage

To achieve universal coverage, one proposal would require everyone to 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 pay for those who can’t afford it.

*“Don’t Know” and refused responses
Sources: Rutgers Center for State Health Policy, New Jersey Health Care Opinion Poll (conducted June 1 to July 9, 2007)
New Jerseyans Following Massachusetts Reform

Have you heard or read anything about a new law in Massachusetts that requires everyone to have health insurance and provides help for people who can’t afford it?

Note: “No”, “Don’t Know”, and refused responses not shown
Sources: Rutgers Center for State Health Policy, New Jersey Health Care Opinion Poll (conducted June 1 to July 9, 2007)
Willingness to Pay Higher Taxes
Willingness to Pay Higher Taxes

Would you be willing or not willing to pay higher taxes so that everyone in New Jersey has health insurance they can’t lose, no matter what?

<table>
<thead>
<tr>
<th>Willing</th>
<th>Not willing</th>
</tr>
</thead>
<tbody>
<tr>
<td>47.9%</td>
<td>38.7%</td>
</tr>
</tbody>
</table>

Over $500 per year

Note: “Don’t Know” and refused responses not shown
Sources: Rutgers Center for State Health Policy, New Jersey Health Care Opinion Poll (conducted June 1 to July 9, 2007)
Policies Addressing Affordability
Making Coverage More Affordable

Do you favor or oppose for New Jersey…

- State of New Jersey create a new plan. This plan would offer the same benefits as most employers with a network of doctors and hospitals to choose from.
- Use tax dollars to help pay insured medical costs over $15,000 ($50,000)*
- Use tax dollars to help pay low-income people pay for private health insurance
- High-deductible plans in which the amount of money you have to pay before insurance coverage begins is $1,000 for an individual or $2,000 for a family

Percent Favoring

- State of New Jersey create a new plan: 85.4%
- Use tax dollars to help pay insured medical costs over $15,000 ($50,000)*: 72.4%
- Use tax dollars to help pay low-income people pay for private health insurance: 61.8%
- High-deductible plans: 40.6%

Note: “Oppose”, “Don’t Know”, and refused responses not shown
* Combined responses for random halves of the sample asked about costs over $15,000 and $50,000, respectively
Sources: Rutgers Center for State Health Policy, New Jersey Health Care Opinion Poll (conducted June 1 to July 9, 2007)
Private Insurance Regulation
Support for Premium Rating Regulations

Do you think health insurance companies should or should not be permitted to charge higher premiums for people …

- who smoke cigarettes: 65.1%
- who are overweight: 28.3%
- with expensive medical conditions: 15.0%
- who are older: 9.5%
- who buy their own insurance (compared to premiums charged to small businesses): 13.5%

Note: “Should Not be Permitted”, “Don’t Know”, and refused responses not shown
Sources: Rutgers Center for State Health Policy, New Jersey Health Care Opinion Poll (conducted June 1 to July 9, 2007)
How the Poll Was Conducted

Survey Design

• The findings in this report are based on surveys of two samples conducted by Rutgers Center for State Health Policy (CSHP). Both samples were interviewed by telephone between June 1 and July 9, 2007. In total, 1,104 New Jersey residents were interviewed. This encompasses a scientifically selected random sample of 804 New Jersey adults interviewed on landline telephones. In this traditional random-digit-dial (RDD) sampling procedure, households in the state with telephone service are sampled in proportion to the distribution of residents in the 21 counties. One adult in each sampled household was selected through a second-stage selection for inclusion in the survey. CSHP also conducted a 300 person sample by cell phone with those who are not reachable through landline phones. These respondents are generally missed by RDD telephone samples, and are on average younger, less educated, more mobile and less likely to have health insurance. Interviewing was conducted by the firm of Schulman, Ronca & Bucuvalas, Inc. based in New York City.
How the Poll Was Conducted - continued

Margin of Sampling Error

- Sample surveys are estimates of the responses that would have been obtained had everyone in the population (all New Jersey adults) been interviewed. All such surveys are subject to sampling error, which is the expected probable difference between interviewing everyone in a population versus a scientific sampling drawn from that population. The amount of sampling error in estimates is generally based on the sample size. The larger the sample, the greater confidence the researcher has in making inferences back from the sample to the underlying population. For our 1,104 person sample, the sampling error is ±3 percent, at a conventional level of statistical significance (95%). Thus if 56% of our sample said that the cost of health care was a very serious problem for them, one would expect that the true figure would be between 53 and 59 percent (56 ± 3.0) in 95% of samples of the full population. Statements based on population subgroups, such as separate figures reported for residents of North, Central and South Jersey, are subject to more error than are statements based on the total sample. A chart showing the relationship between sample size and sampling error is shown on page 29.
How the Poll Was Conducted - continued

More Information

- Sampling error is just one source of variation in this type of research and does not take into account other sources of variation inherent in public opinion studies, such as non-response, question wording or context effects. The wording of questions is extremely important, and for that reason we have made available the verbatim wording of all questions asked in the poll.

- The samples were stratified based on county at the outset of the research design to achieve statewide representativeness. And, given the stratification in the basic research design to represent both households with landlines and New Jerseyans relying on cell phones, the data have been weighted first on that parameter, then on gender, age and education to insure an accurate proportional representation of all residents of our state.

- The questionnaire and other information about the poll can be found at www.cshp.rutgers.edu.