



# PUBLIC HEALTH INSURANCE OPTIONS

## Understanding Recent Public Opinion Research and How to Talk About the Policy



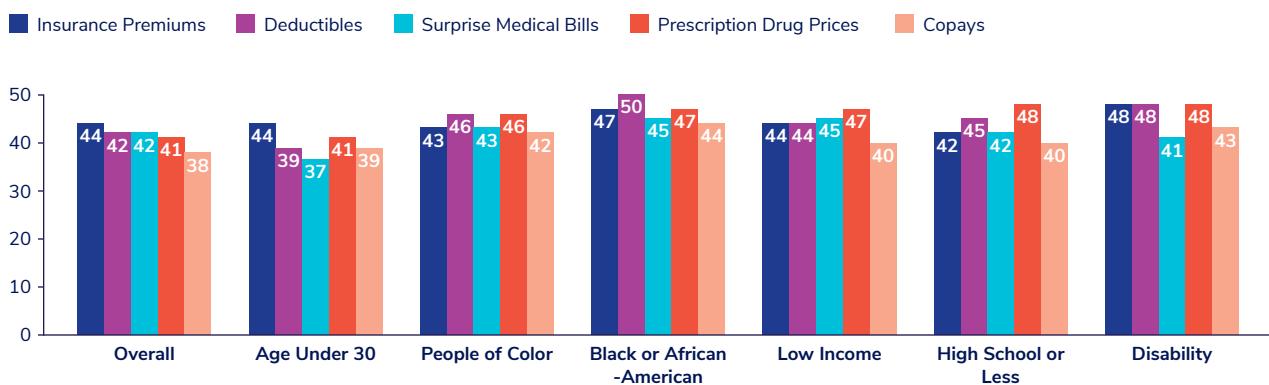
A public health insurance option, often called a “public option,” is a government-regulated insurance plan that is often privately-run. It can be made available to individuals, small businesses, and/or other entities, like nonprofit organizations, and can be chosen as an alternative to a traditional private insurance plan, typically at a lower cost. **Public option plans are an improvement to the health care system that lower costs and make quality health care more accessible by adding more competition for the health care industry.**

**Cost is the main source of anxiety for patients when it comes to health care and is at the top of the list for desired fixes.** Cost is the overwhelming reason that 42% of voters nationwide have foregone health insurance in the past and that 41% of those under 30 have opted not to seek medical treatment in the last year. Health care costs come from a range of sources. Voters do not identify one single driver of cost problems that is a bigger issue than another – instead, all range of health care costs (premiums, deductibles, surprise bills, prescription prices, etc.) are major sources of concern across a broad range of demographics.

### People face problems with many types of health care costs.

Instead, there are cost problems in most aspects of health care, with more than 1-in-3 seriously affected by each of these individual costs across all of USofCare's target demographics.

Survey question: below are some of the different costs in the health care system. For each one, please rate on a scale of 1 to 10 how big of an issue that cost is for you PERSONALLY, where 1 means not an issue at all, and 10 is a very big issue. (% SUM OF 8-10)



Public health insurance options can address these anxieties and concerns without costing taxpayers, and people will always have a choice about whether they enroll.

People who like their private plans can stick with what they have. Meanwhile, small businesses who struggle to provide affordable coverage to their employees, and workers who don't have access to coverage through their employer would have additional and more affordable options to purchase quality care.

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## Key Findings



**Nearly seven in ten voters in America support** a public health insurance option. While more Democrats support the policy, a majority of Independents and Republicans are also supportive.

- **National:** 68% support, 32% strongly; 80% Democrats, 68% Independents, 54% Republicans support
- **Colorado:** 69% support, 31% strongly; 88% Democrats, 62% Independents, 48% Republicans support
- **Connecticut:** 71% support, 34% strongly; 85% Democrats, 64% Independents, 58% Republicans support



**A broad variety of demographic groups support** the public option policies that are being explored in their respective states.

- **Colorado:** 62% support, 25% strongly support; 73% under 30 support, 72% Black/ Indigenous/People of Color (BIPOC) support, 66% low income support, 62% high school or less education support, 74% Denver suburb of Aurora support, 72% Western/ rural counties support
- **Connecticut:** 71% support, 18% strongly support; 72% small business owners support, 78% under 30 support, 82% Black/Indigenous/People of Color (BIPOC) support, 70% low income support, 79% high school or less education support



**Lowering costs is the top motivator** for supporting the public option and expanding access is also important.

- **Colorado:** 34% say "lowers health care cost" and 25% say "expands access" is the main reason they support the proposal
- **Connecticut:** 43% say "lowers health care cost", 26% say "health care is a right", and 20% say "expands access" is the main reason they support the proposal
- Additionally 30% of small business owners in CT say "better quality health insurance" is one of the greatest benefits of the policy.

# Recommendations for Talking About Public Health Insurance Options

Focus on how the public health insurance option reduces cost and makes quality health care more affordable and accessible.



## → DEFINE THE PROBLEM

- Even before the pandemic, too many people struggled to afford their health care costs or went without care altogether.
- Over the last year, small businesses have struggled to provide employees with affordable private insurance, thousands of people have lost their jobs and their health care, and gig/contract workers remain on their own to find coverage.
- Getting the health coverage that people need has become too expensive for too many Americans and as a result it is one of [the top reasons](#) Americans go into debt and file for bankruptcy.
- Meanwhile, the health care industry and [insurance companies are posting record profits](#) by setting prices that are out of reach for individuals and families, particularly if they are not provided affordable health coverage from their employer.

## → DESCRIBE THE SOLUTION

- A public option would create a high quality, dependable, more affordable option for health insurance.
- It is a government-regulated insurance plan that is often privately-run and made available to individuals, small businesses, and/or other entities, like nonprofit organizations.
- It increases competition and gives both businesses and individuals the freedom to choose a health insurance plan that's more affordable and dependable.
- A public health insurance option allows the state or federal government to ensure that prices are reasonable, while benefits and care remain high-quality.
- Those who choose to participate in a public option plan would pay premiums, just as they would with a traditional private plan, without the inflated overhead and administrative costs of private insurers.
- Those who like their current health insurance plan would be able to keep it, and would not pay anything additional for their care.

## → ADDRESS REMAINING QUESTIONS

- A public health insurance option would provide more affordable choices to individuals and businesses.
- State-level public options that have been considered to-date have [not](#) cost taxpayers.
- Instead, the public option operates like a private health insurance plan: people and businesses pay for their own coverage, and no one is required to sign up.
- Those who choose not to sign up do not pay anything for it.
- A public option is a targeted fix to a system that has been overrun with high premiums and deductibles.
- This new insurance option would be an additional, less expensive choice for small businesses and individuals.

# About the Surveys

United States of Care is a leading expert on policy, public opinion, and messaging related to addressing the health care needs of people in the United States. In addition to extensive qualitative and quantitative research conducted in 2019 and 2020, USofCare recently commissioned two state-based surveys that focus on the public health insurance option and were conducted by ALG Research, one of the leading public opinion research firms in the country.



**National:** Online survey, conducted November 12-18, 2020. Respondents include a national sample of 1,000 registered voters. Overall results were weighted to reflect the composition of registered voters nationwide.



**Colorado:** Multi-modal survey, conducted December 11-16, 2020. Respondents include an online statewide sample of 600 registered voters across Colorado with additional phone oversamples of 100 voters in metropolitan Aurora and 100 voters in the rural, western counties of Eagle, Montrose, and Summit. Overall results were weighted to reflect the composition of registered voters in the state.



**Connecticut:** Multi-modal survey, conducted December 14-20, 2020. Respondents include an online statewide sample of 501 registered voters across Connecticut with additional oversamples of 100 voters of color and 100 voters who own small businesses. Overall results were weighted to reflect the composition of registered voters in the state.

## Contact Us

Feel free to contact us with questions and for additional support.



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## **ADDENDUM:**

### **Public Opinion Findings That Support Our Message Guidance**

In collaboration with state and national partners, United States of Care tested a variety of messages with the goal of increasing support for the public health insurance option. The following are our most effective messages, all of which have been incorporated into the recommendations for talking about the policy.

#### **People Are Struggling**

"Even before COVID-19, Connecticut families struggled to afford their health care costs or went without care altogether. This proposal would ensure that everyone has access to affordable care by creating an insurance plan that limits the profits insurance companies can make in order to lower premiums and out of pocket costs for people." (CT: 43% ranked in top three messages)

"Even before the pandemic, 1 in 5 Coloradans struggled to afford their health care costs or went without care altogether. This proposal would ensure that Coloradans have access to affordable care by letting the health care industry try to lower costs, and if they don't, by introducing a public low cost option." (CO: 40% ranked in top three messages; 51% of Independents)

#### **People Need More Dependable Coverage**

"Thousands of people in Connecticut have lost their jobs as a result of COVID-19 and as a result, many have also lost their health care. This proposal gives people access to affordable health care, regardless of whether they have a job, or their employer provides health benefits." (CT: 55% ranked in top three messages)

"More than half a million Coloradans have filed for unemployment since March, largely because of COVID-19, and as a result, many have also lost their health care. This proposal would give people access to affordable health care, regardless of whether they have a job, or their employer provides health benefits." (CO: 39% ranked in top three messages)

#### **The Public Option Won't Cost Taxpayers**

"This proposal provides people in Connecticut with more options for affordable coverage without costing taxpayers anything. Even though the government sets the standards, it will still operate like a private insurance option, meaning people and businesses pay for their own coverage. No one is required to sign up, and those who choose not to sign up will not pay anything for it." (CT: 43% ranked in top three messages)

#### **The Public Option Holds the Industry Accountable**

"Big hospitals and insurance companies are posting record profits even during a pandemic by charging Colorado families some of the highest prices in the country. This proposal will hold the health care industry accountable and force them to keep their prices reasonable, and if they don't it adds competition that will make health care more affordable." (CO: 38% ranked in top three messages)

"Insurance companies are posting record profits while prices for small businesses and consumers to purchase health coverage in Connecticut have sky rocketed. This proposal holds insurance companies accountable for their prices by making them compete with a lower-cost public option." (CT: 19% ranked in top three messages)

#### **The Public Option Helps Small Business**

"Many small businesses can't afford to provide their employees expensive private insurance - particularly now, during the pandemic. This proposal would provide a path for small businesses and their employees to access lower cost plans, allowing small businesses and their employees to succeed." (CO: 37% ranked in top three messages)

"As health insurance costs have increased, small businesses are getting squeezed. Many have cut benefits and increased costs for their employees just to keep their doors open. This proposal gives small businesses in Connecticut the ability to give their employees health care through a quality, lower-cost public plan." (CT: 23% ranked in top three messages)