

Massachusetts Health Reform Survey

June 2008

Harvard School of Public Health/Blue Cross Blue Shield of Massachusetts Foundation



HARVARD
School of Public Health



FOUNDATION

BLUE CROSS BLUE SHIELD OF MASSACHUSETTS

EXPANDING ACCESS TO HEALTH CARE

Methodology

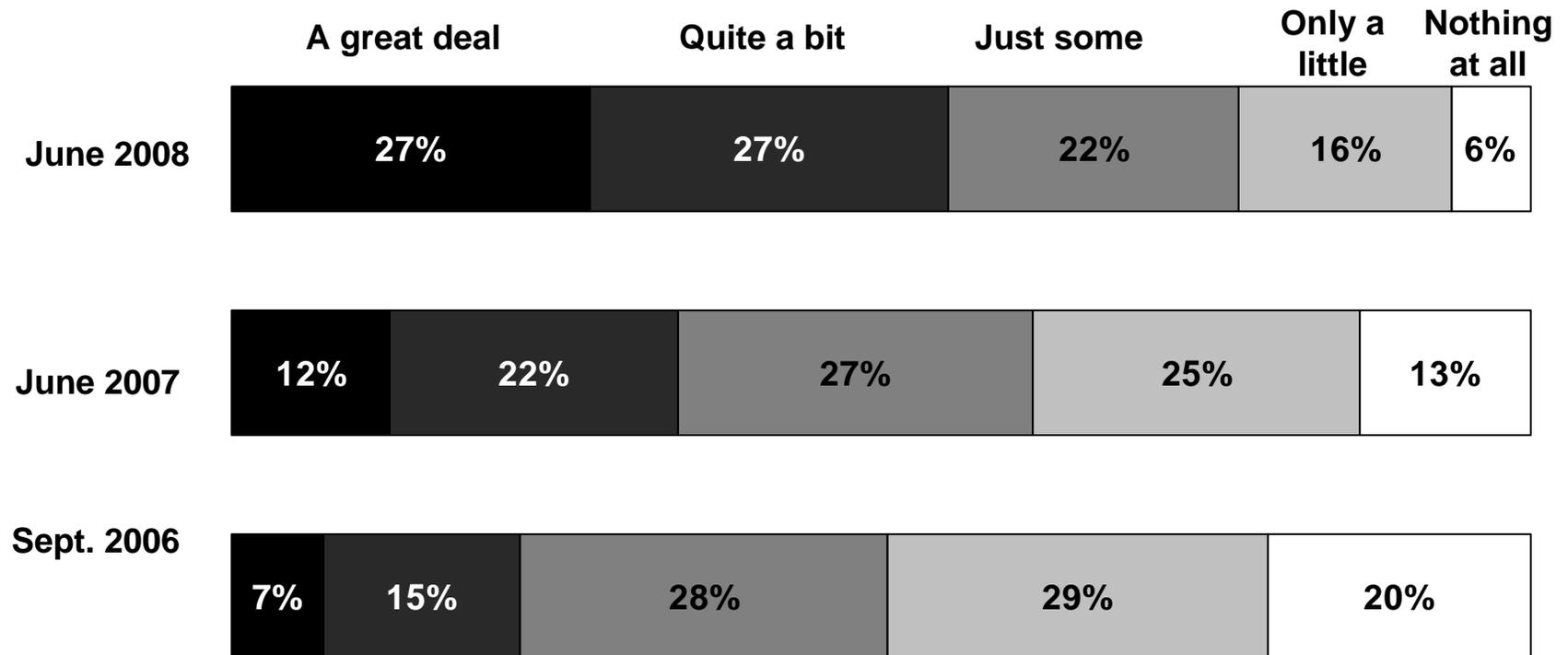
The *Massachusetts Health Reform Survey* was conducted by the Harvard School of Public Health and the Blue Cross Blue Shield of Massachusetts foundation. The survey was designed and analyzed by a team of researchers at the Harvard School of Public Health with input and review from BCBSMA Foundation. This is the third survey in a series of surveys designed to measure the attitudes of Massachusetts residents towards the health reform law passed in 2006. The second survey also included the Kaiser Family Foundation as a research partner.

The instrument was approximately 15 minutes in length. Interviews were conducted with 1,015 randomly selected Massachusetts state residents, age 18 and older, via telephone by International Communications Research of Media, Pennsylvania. The interviewing period was June 10 to 23, 2008. The data were weighted to accurately reflect the demographics of the state's adult population as described by the U.S. Census.

When interpreting these findings, one should recognize that all surveys are subject to sampling error. Results may differ from what would be obtained if the whole Massachusetts adult population had been interviewed. The size of this error varies with the number of persons surveyed and the magnitude of difference in responses to each question. The sampling error for surveys of 1,015 respondents is ± 3.93 percentage points at the 95% confidence level.

Familiarity with Massachusetts Health Reform Law

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



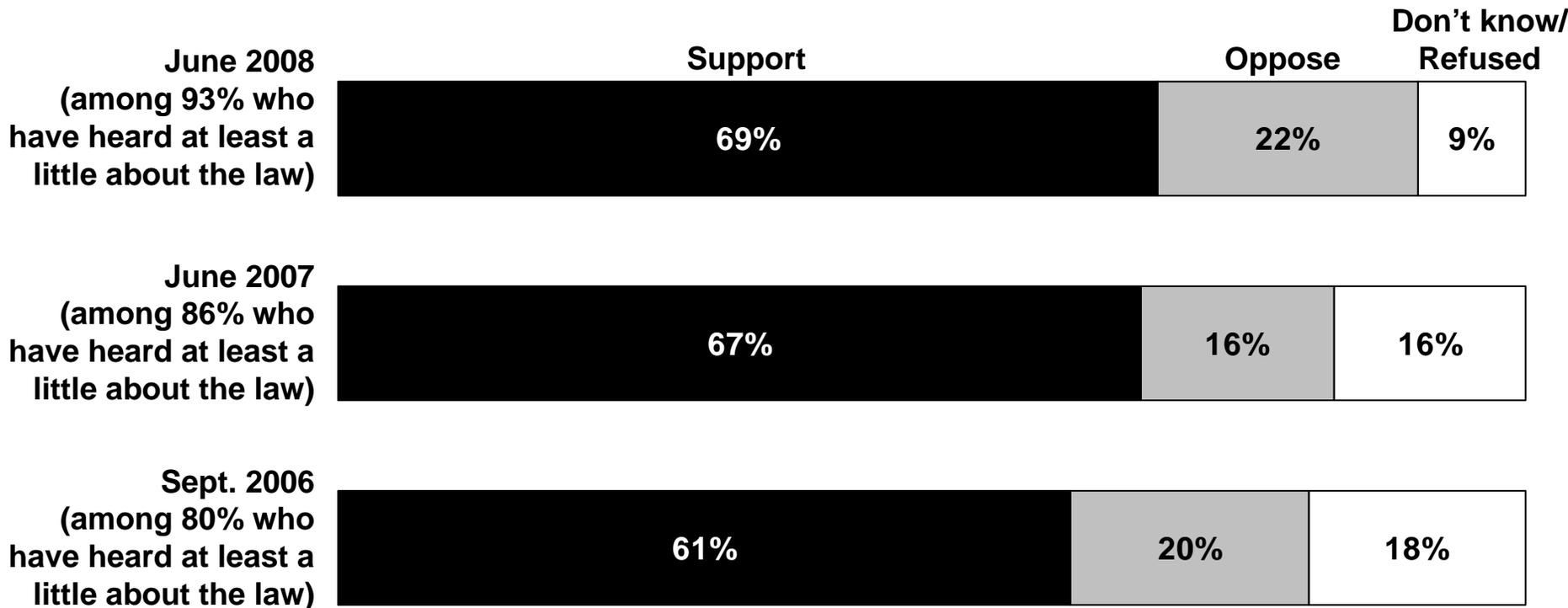
Note: "Don't know" and "Refused" responses not shown.

Source: Harvard School of Public Health/BCBS of Mass. Foundation/ICR *Massachusetts Health Reform Survey* (conducted June 10-23, 2008); 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)

Support for Massachusetts Health Reform Law

AMONG THOSE WHO ARE FAMILIAR WITH THE LAW:

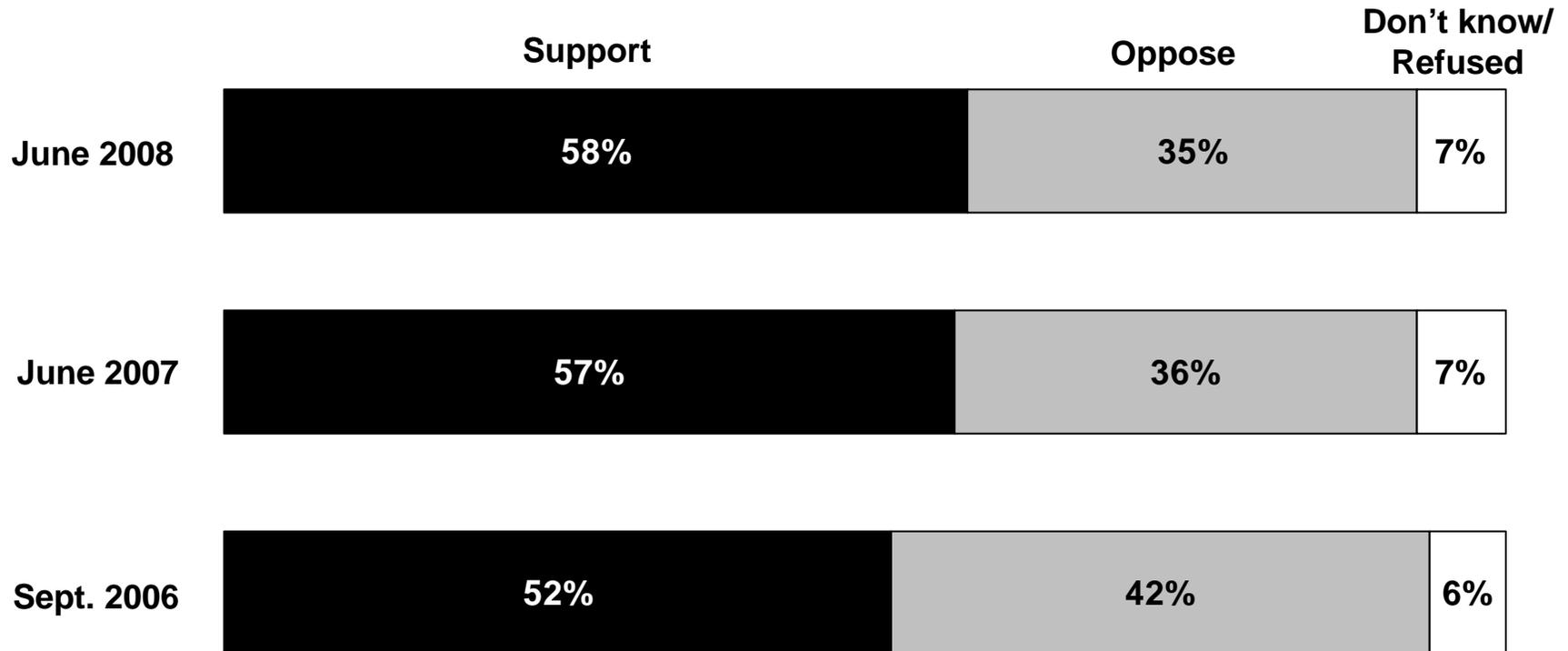
Given what you know about it, in general, do you support or oppose the Massachusetts universal health insurance Law?



Source: Harvard School of Public Health/BCBS of Mass. Foundation/ICR *Massachusetts Health Reform Survey* (conducted June 10-23, 2008); 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)

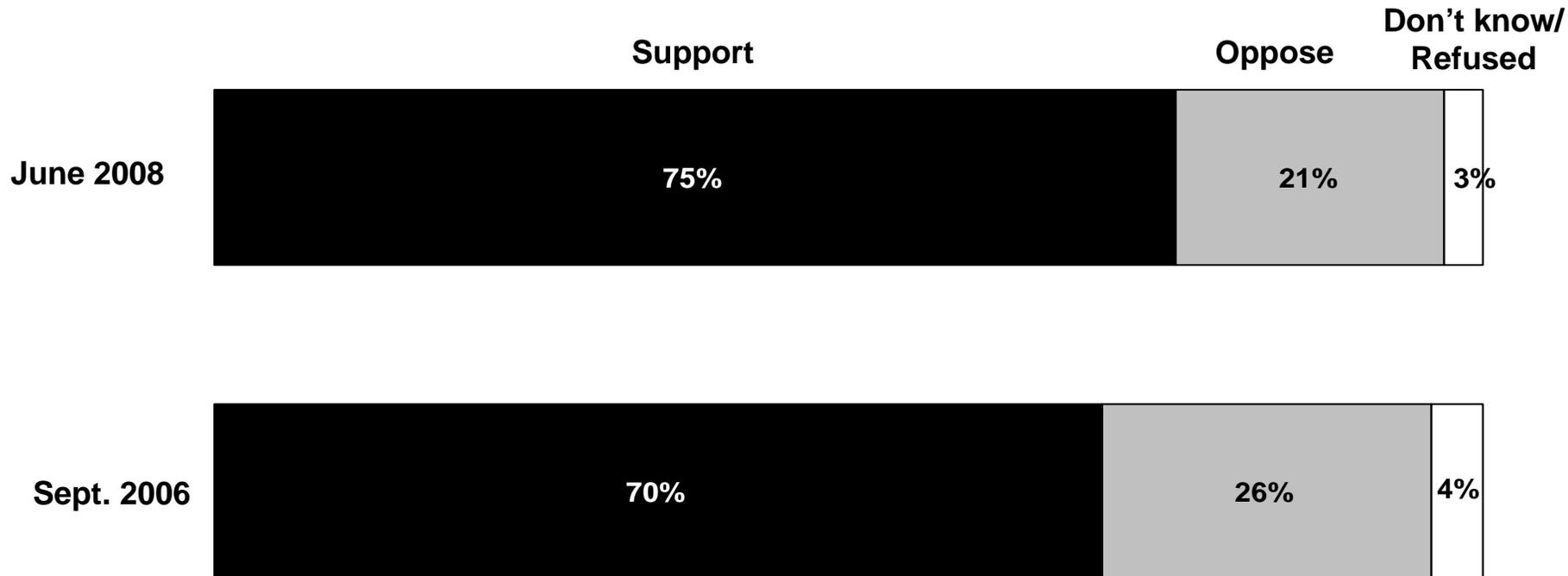
Support for Individual Mandate

The 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?



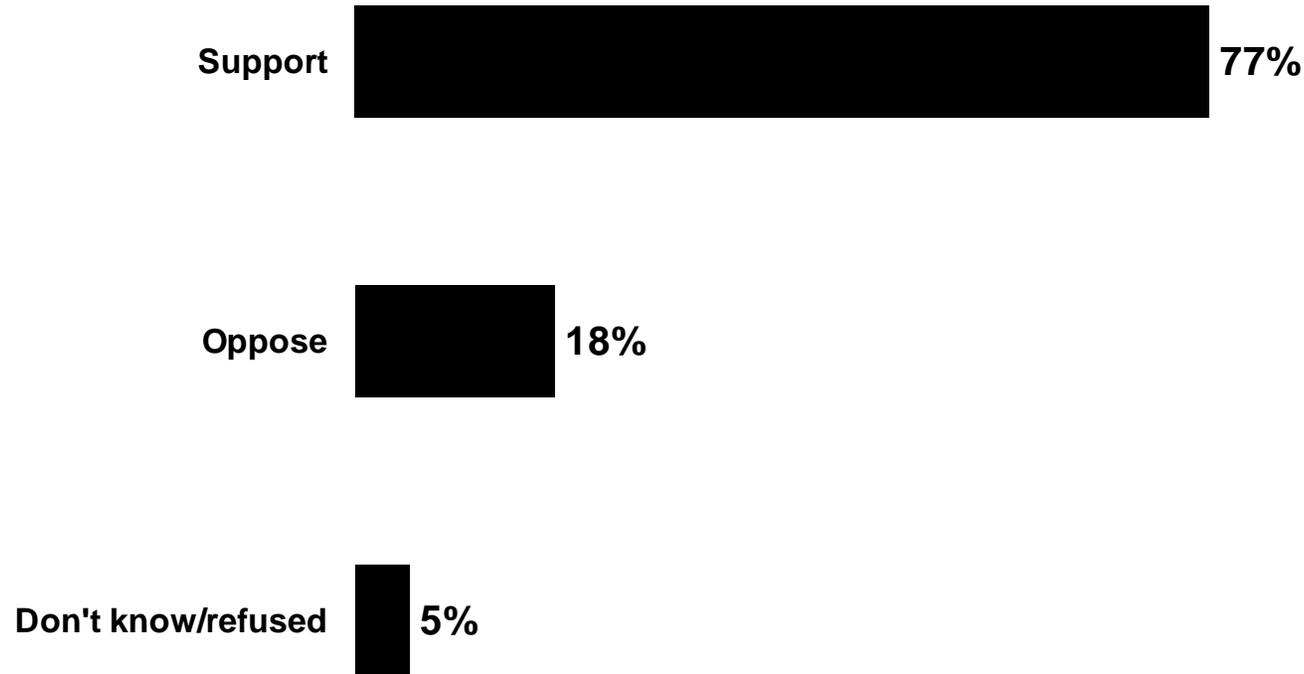
Support for Business Requirement

The law requires that businesses that employ more than 10 people either provide health insurance for their employees or pay a penalty of up to \$295 per employee per year. Do you support or oppose requiring businesses to provide health insurance or pay a penalty?



Support for Providing Subsidized Insurance

The Massachusetts Health Insurance Reform Law requires all uninsured Massachusetts adults to buy health insurance or pay a fine if an insurance plan exists that the state determines is affordable. People who make less than 300% of the federal poverty level are given a subsidy to help pay part or all of their insurance premiums. Do you support or oppose providing subsidized insurance for these Massachusetts residents?



Public Perception of Success of Law at Reducing Number of Uninsured

Based on what you know about the new health insurance law, how successful has the law been at reducing the number of uninsured in Massachusetts?

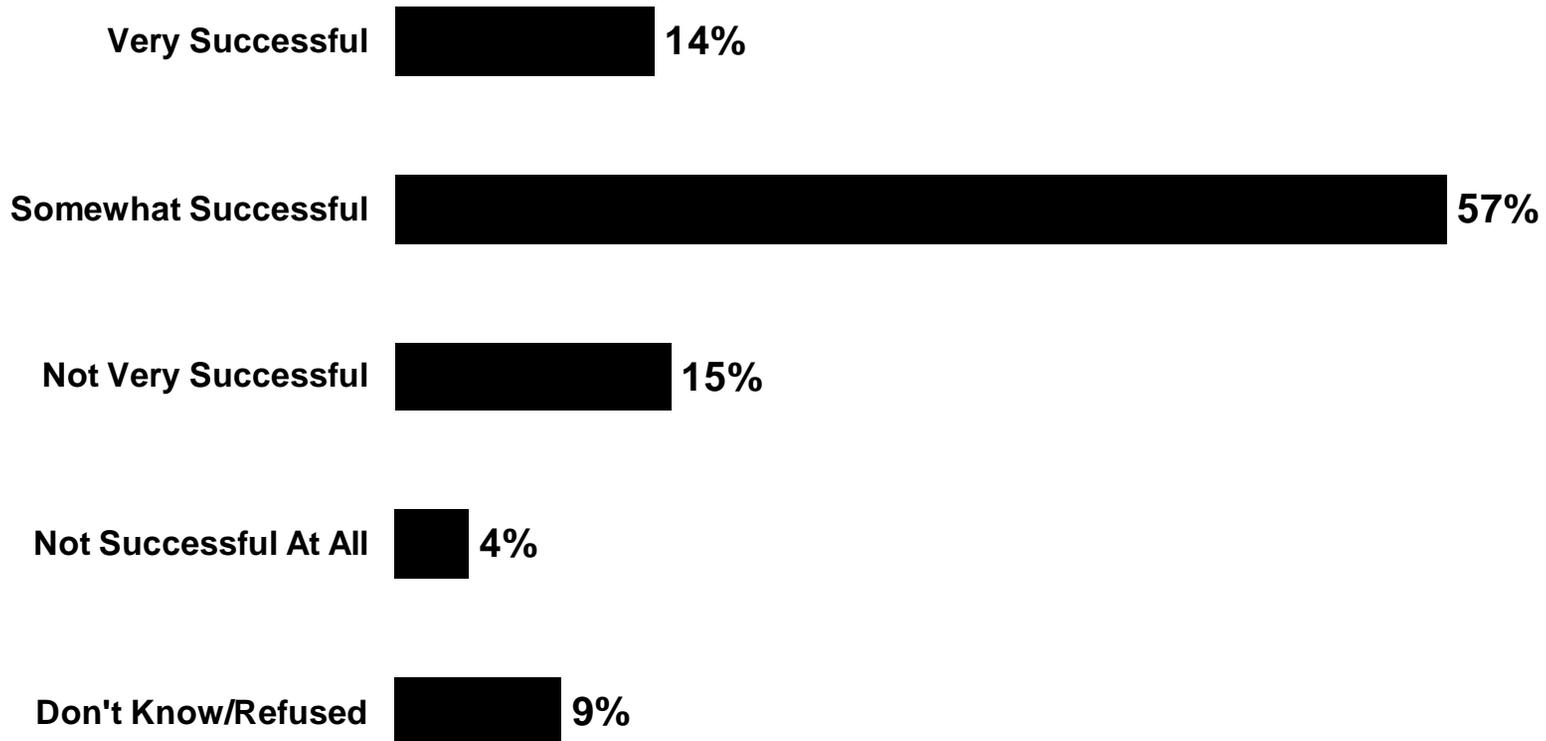
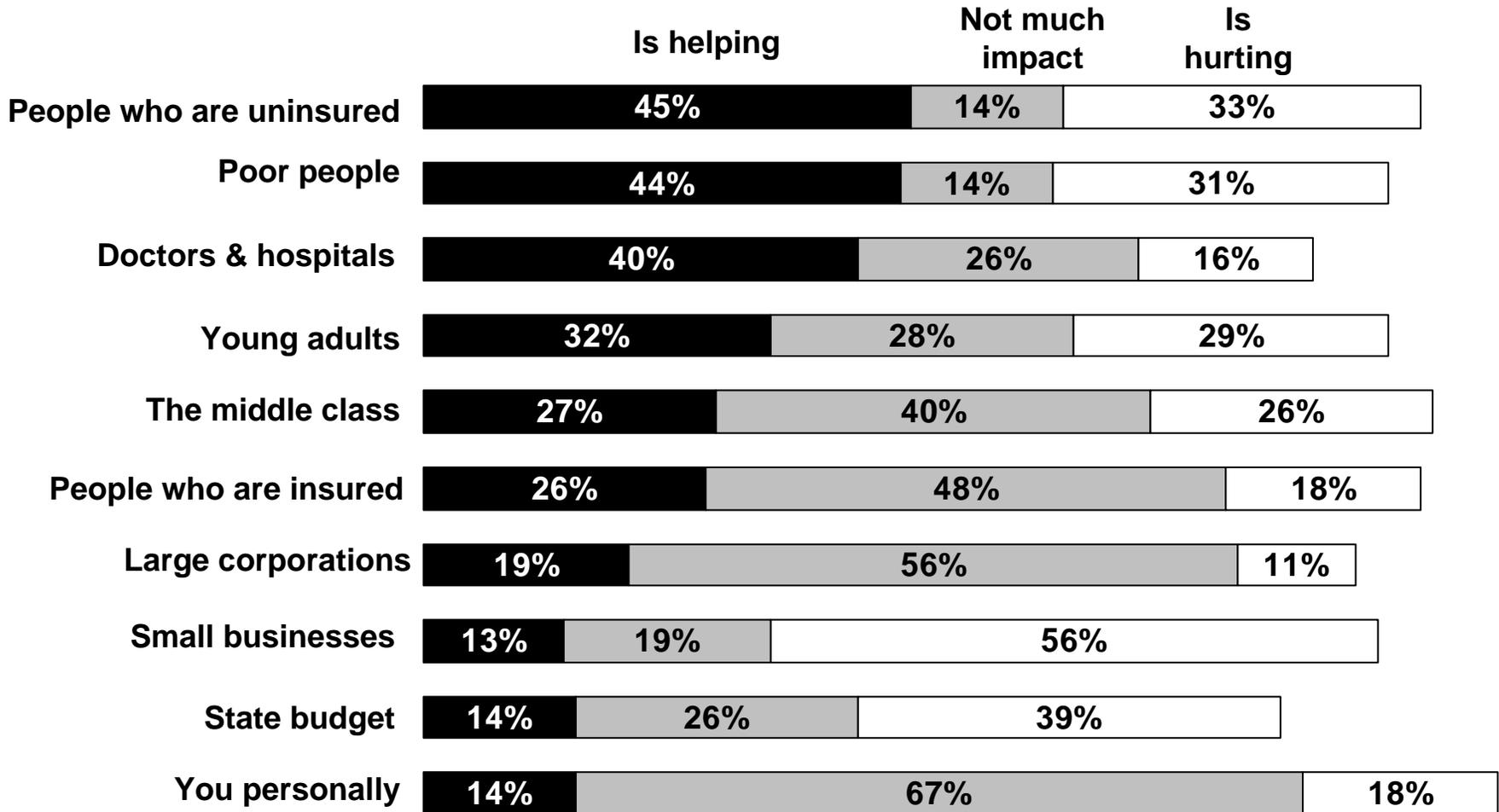


Chart 7

Perception of Who the Law Is Helping or Hurting

Generally speaking, do you think the Massachusetts health insurance reform law is helping, hurting or not having much impact on...



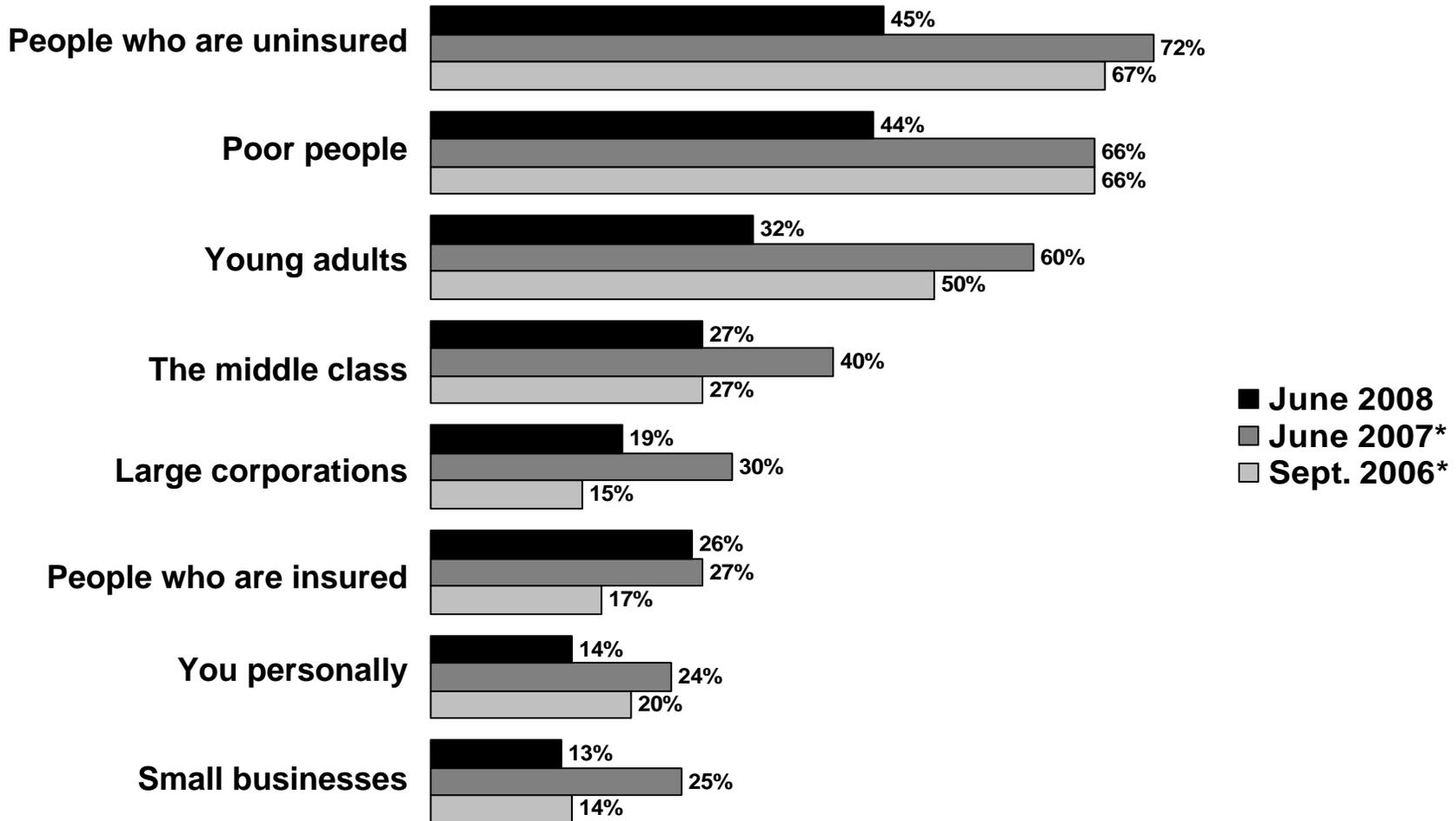
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Chart 8

Trends in Perception of Who the Law Is Helping

Percent who say the law is helping each of the following...

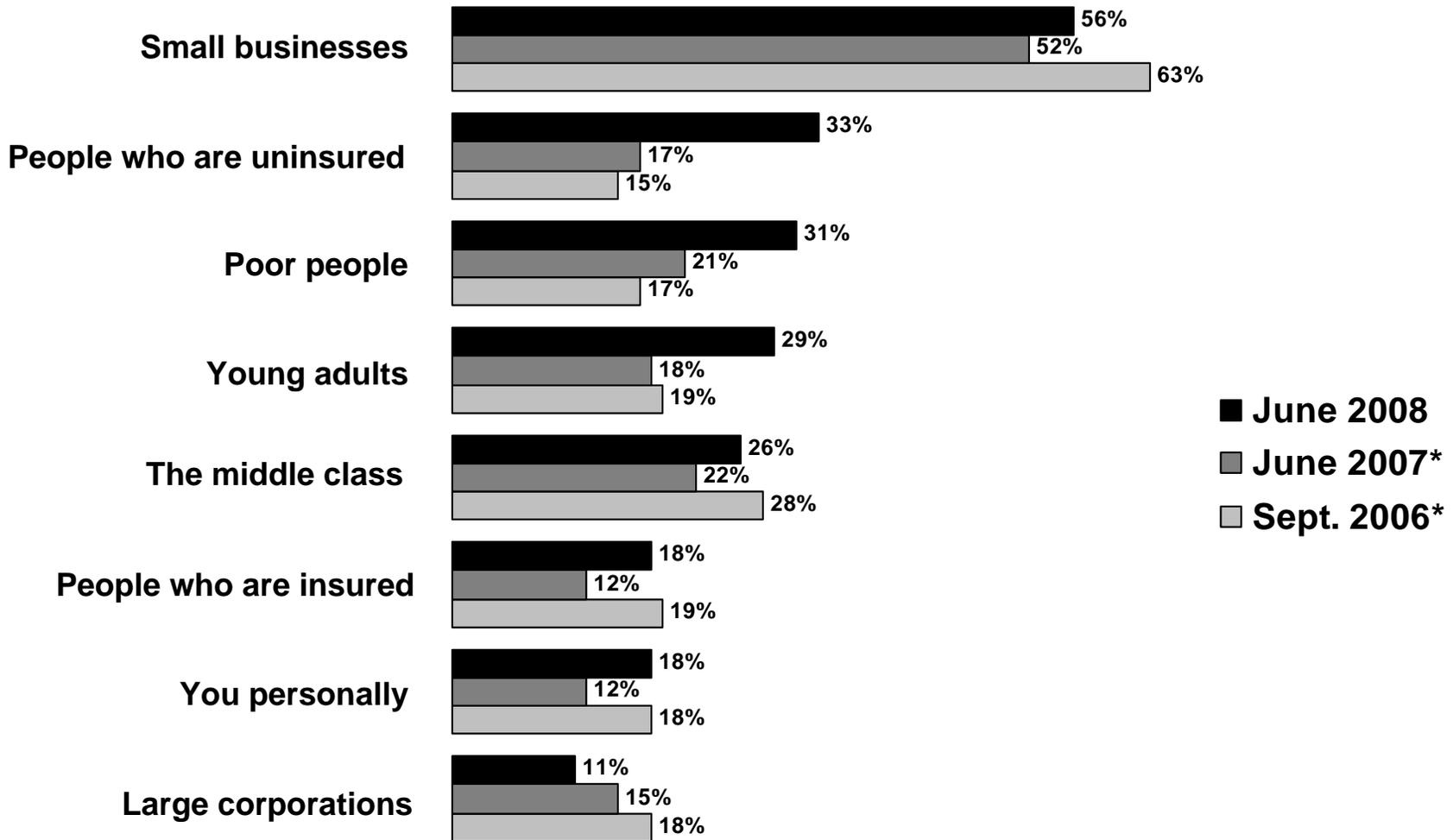


*In 2006 and 2007 the question asked about the future impact of the law by asking whether the law *will* help each group
 Source: Harvard School of Public Health/BCBS of Mass. Foundation/ICR *Massachusetts Health Reform Survey* (conducted June 10-23, 2008); Kaiser Family Foundation/Harvard School of 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

Trends in Perception of Who the Law Is Hurting

Percent who say the law is hurting each of the following...

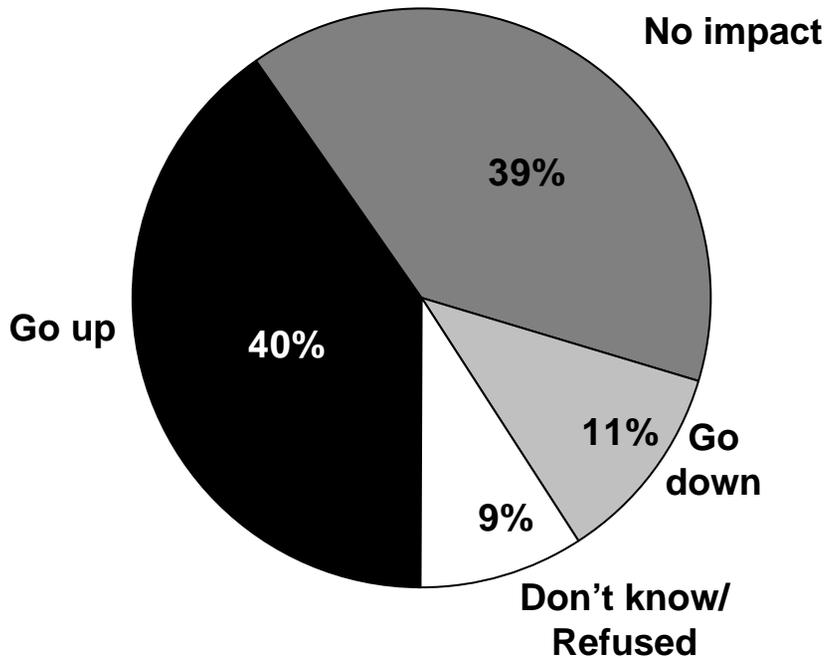


*In 2006 and 2007 the question asked about the future impact of the law by asking whether the law *will* hurt each group
 Source: Harvard School of Public Health/BCBS of Mass. Foundation/ICR *Massachusetts Health Reform Survey* (conducted June 10-23, 2008); Kaiser Family Foundation/Harvard School of 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)

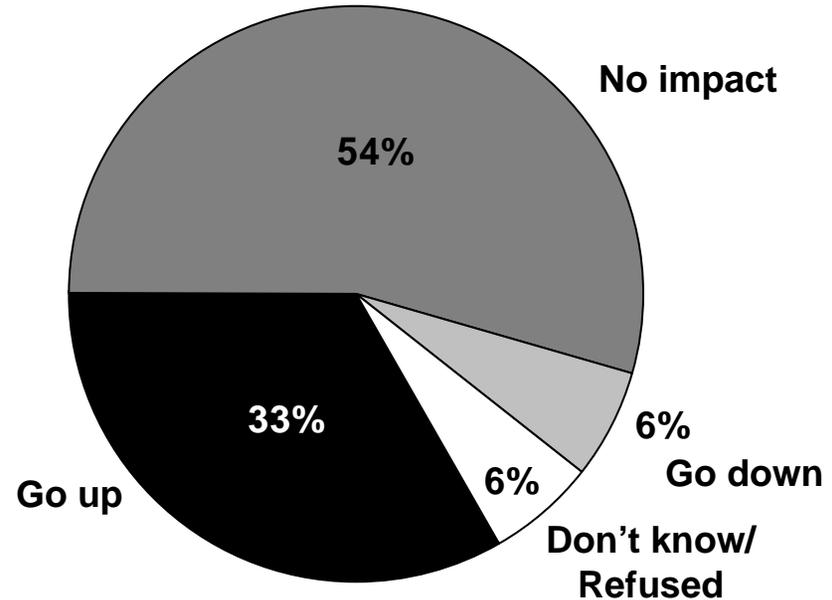
Perception of Impact on Your Own Health Care Costs

Do you think the health insurance law has caused what you pay for health care and insurance to go up, go down, or don't you think it has had much impact on how much you pay for insurance?

June 2007*



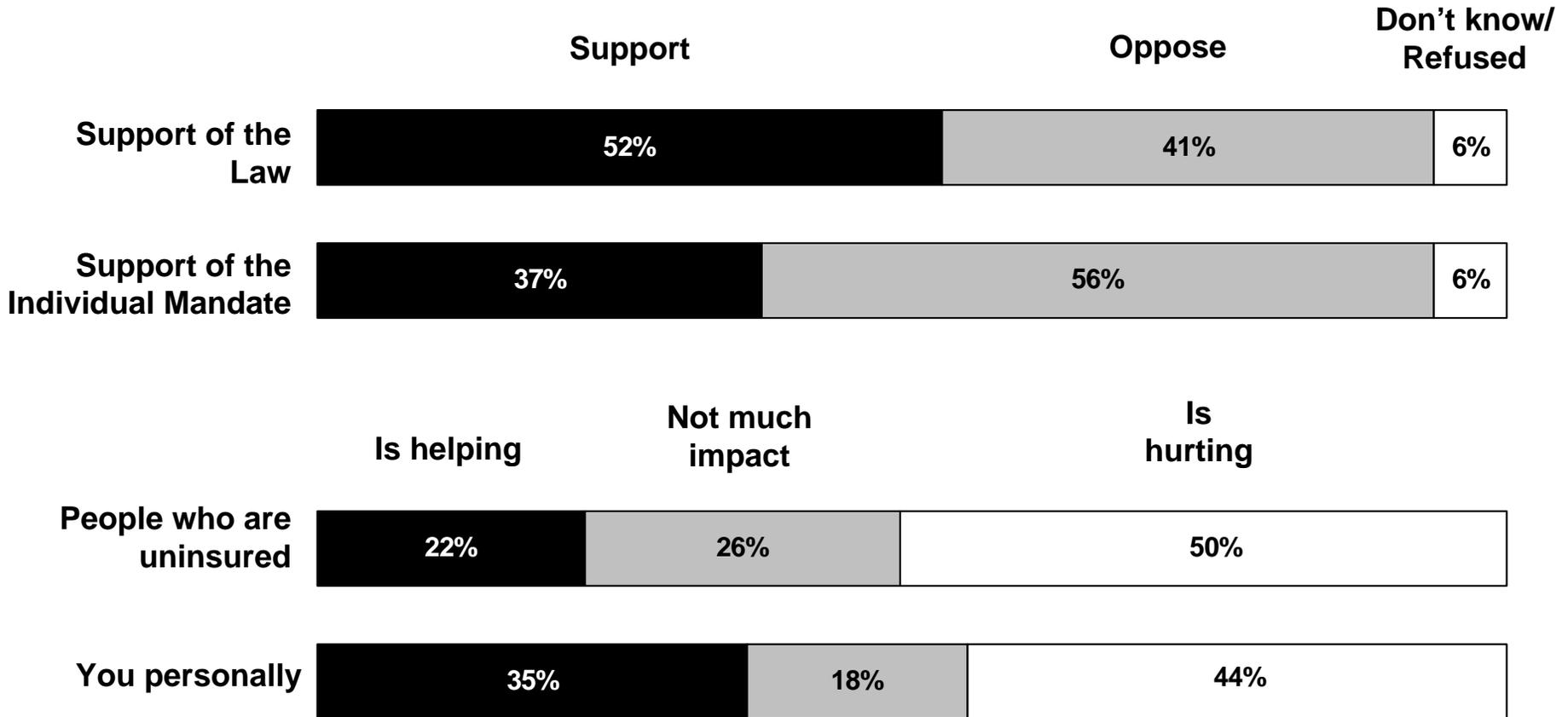
June 2008



*In 2007 the question asked about the future impact of the law by asking whether the law *will* cause health care costs to go up, go down, or not impact costs.

Source: Harvard School of Public Health/BCBS of Mass. Foundation/ICR *Massachusetts Health Reform Survey* (conducted June 10-23, 2008); Kaiser Family Foundation/Harvard School of Public Health/BCBS of Mass. Foundation *Massachusetts Health Reform Tracking Survey* (conducted May 29-June 10, 2007)

Perceptions of Law Among Those Affected

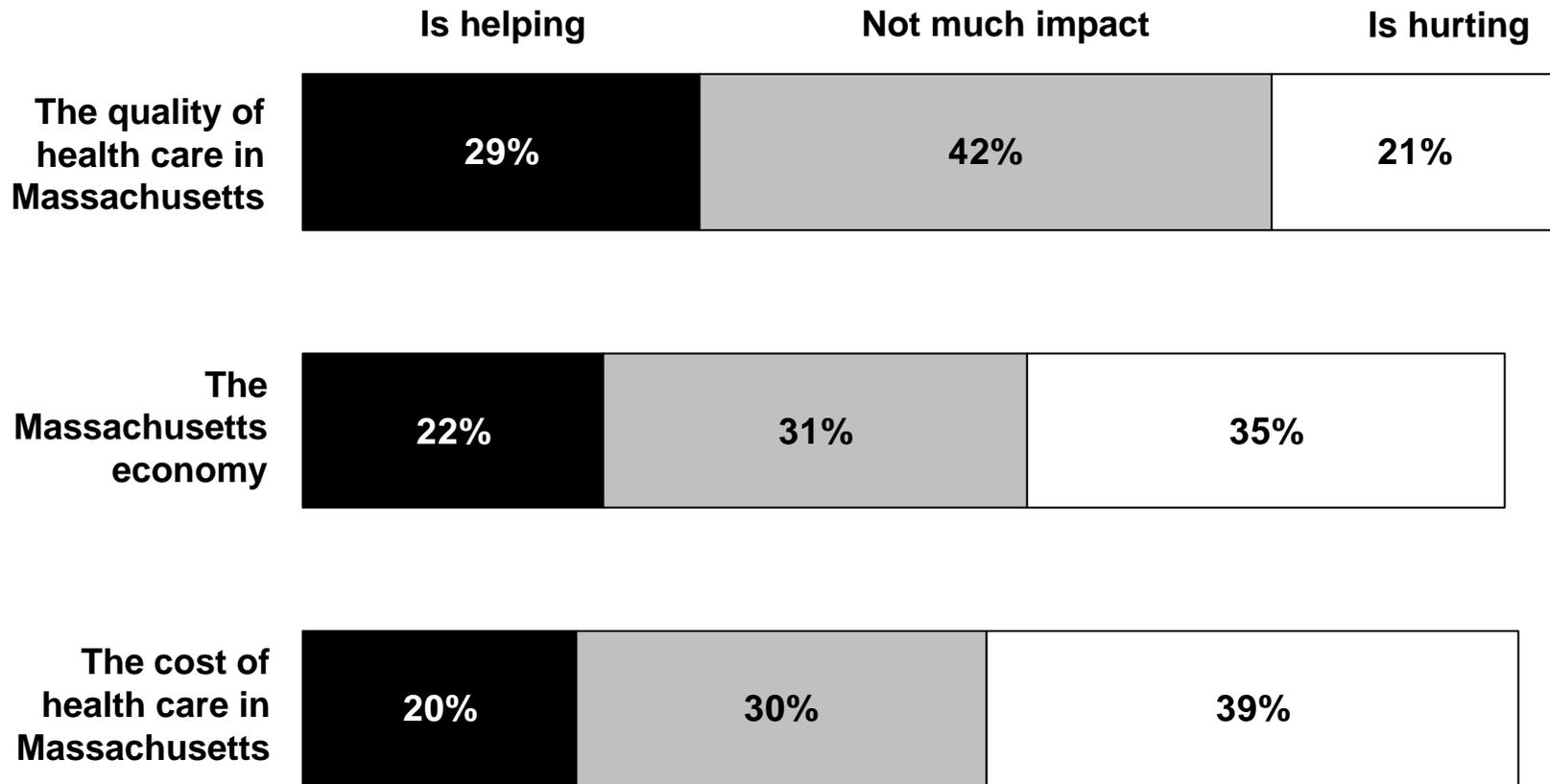


Note: Those affected by the law are those who were uninsured at some point during the past 12 months, or those who had gotten insurance or changed their insurance due to the law.

Source: Harvard School of Public Health/BCBS of Mass. Foundation/ICR *Massachusetts Health Reform Survey* (conducted June 10-23, 2008)

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

Generally speaking, do you think the health insurance law is helping, hurting or not having much of an impact on...



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

Source: Harvard School of Public Health/BCBS of Mass. Foundation/ICR *Massachusetts Health Reform Survey* (conducted June 10-23, 2008)

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

Percent who say the law is hurting each of the following...

Quality of healthcare in Massachusetts



The Massachusetts economy



June 2008
 June 2007*
 Sept. 2006*

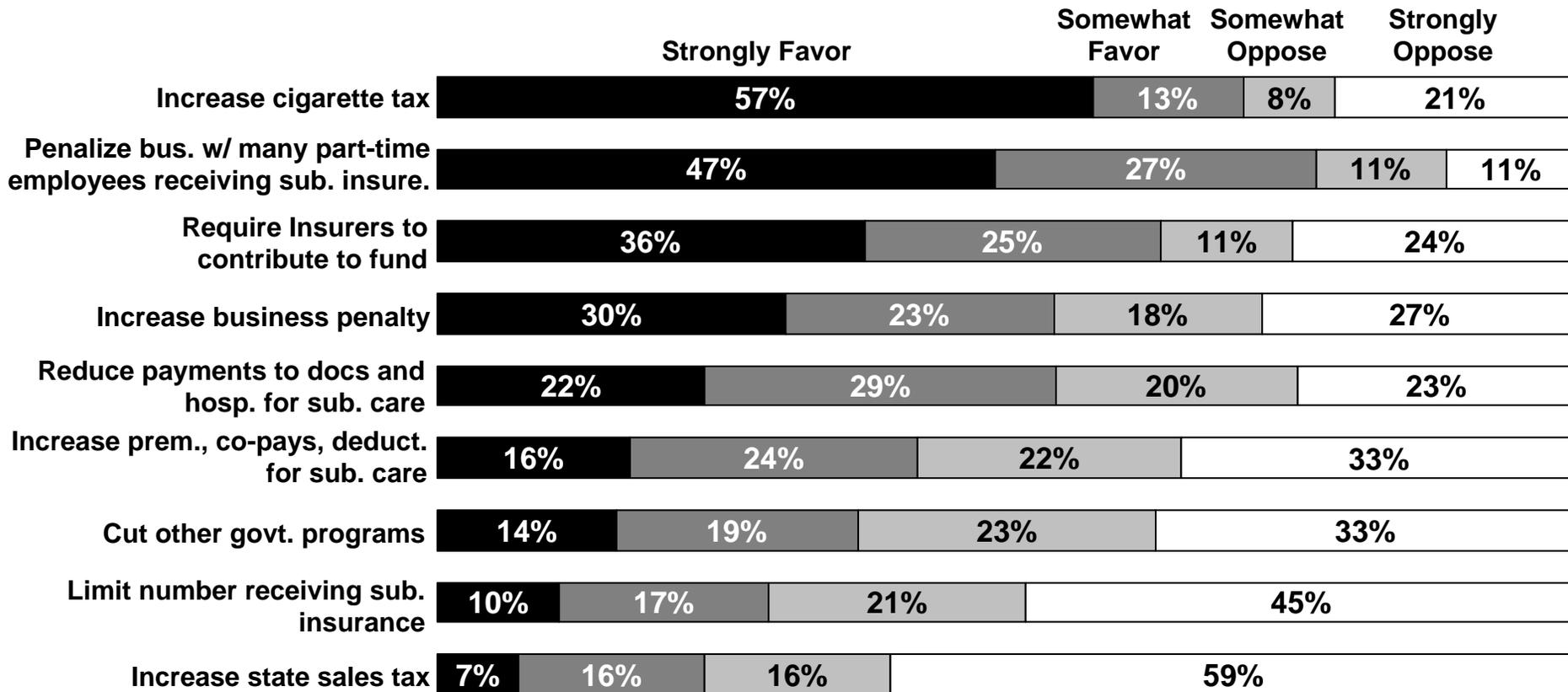
Cost of healthcare in Massachusetts



*In 2006 and 2007 the question asked about the future impact of the law by asking whether the law *will* help or hurt each of the following.
 Source: Harvard School of Public Health/BCBS of Mass. Foundation/ICR *Massachusetts Health Reform Survey* (conducted June 10-23, 2008); 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)

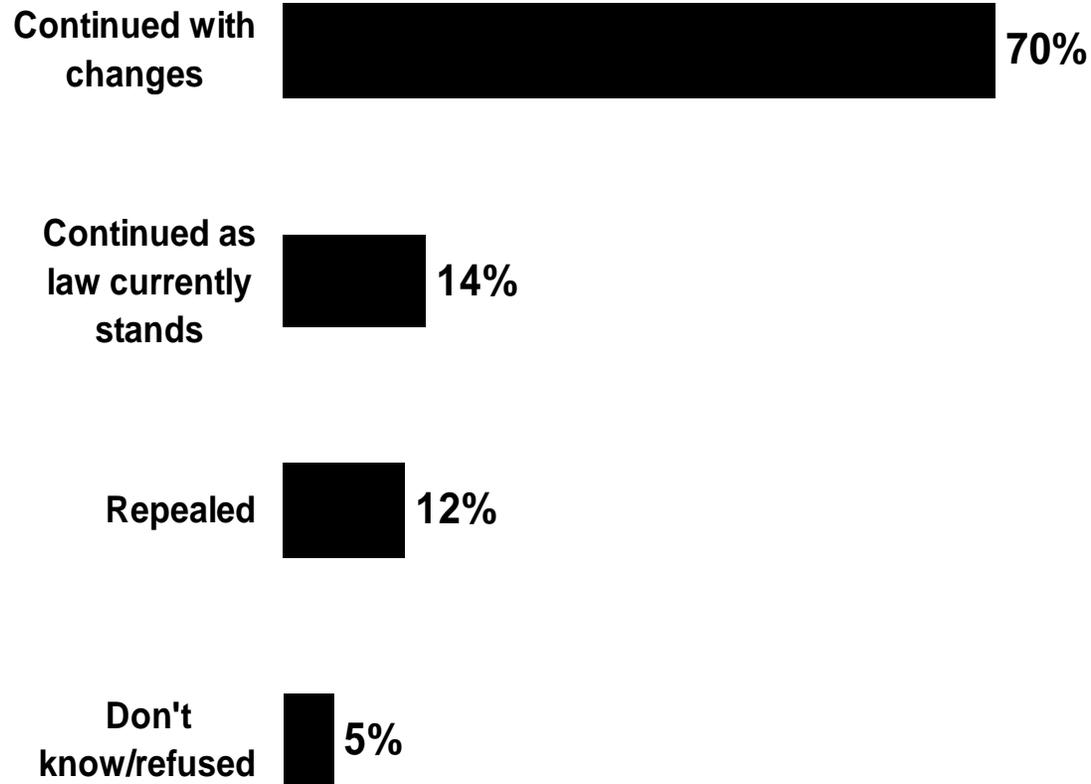
Support for Sources of Revenue to Cover Health Care Reform Budget Shortfall

Since the law went into effect, approximately 175,000 people have gotten health insurance through this subsidized program. The number is more than was expected so the program is projected to be roughly \$150 million dollars over budget this year. I'm going to read some ways that might be used to deal with these additional costs and would like you to tell me whether you favor or oppose each method of dealing with this budget shortfall.



Opinion on Future of Health Reform Law

Do you think the Massachusetts health insurance reform law should be repealed, continued as the law currently stands, or continued but with some changes made?



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About the Harvard School of Public Health

Harvard School of Public Health is dedicated to advancing the public's health through learning, discovery, and communication. More than 400 faculty members are engaged in teaching and training the 1,000-plus student body in a broad spectrum of disciplines crucial to the health and well being of individuals and populations around the world. Programs and projects range from the molecular biology of AIDS vaccines to the epidemiology of cancer; from risk analysis to violence prevention; from maternal and children's health to quality of care measurement; from health care management to international health and human rights. For more information on the school visit: <http://www.hsph.harvard.edu>.

About the Blue Cross Blue Shield of Massachusetts Foundation

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. It focuses on developing measurable and sustainable solutions that benefit uninsured, vulnerable and low-income individuals and families in the Commonwealth, and served as a catalyst for the pioneering Massachusetts health care reform law passed in 2006. The Foundation was founded in 2001 with an initial endowment of \$55 million from Blue Cross Blue Shield of Massachusetts; the endowment has since grown to \$108 million. The Foundation operates separately from the company and is governed by its own 18-member Board of Directors. It is one of the largest private health philanthropies in New England and in 2007 was awarded the Paul Ylvisaker Award for Public Policy Engagement by the Council on Foundations.



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