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Health Care Reform – What do New Yorkers Think? (Part 1)

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Health care reform continues to be a major policy issue in the United States. Understanding the views of residents and employers is a vital aspect of sound public policy formulation. In this Rural New York Minute, we draw on recent research to examine New York State resident's views on health insurance reform. In the upcoming March issue, we will consider employers' views.

In a study funded by the New York State Health Foundation, we used the Cornell University's Empire State Poll (ESP), to survey 800 randomly selected NYS households (400 downstate and 400 upstate) about their views on healthcare reform. We supplemented the ESP with a random telephone survey of 300 rural households and because the ESP is based on land-line exchange numbers, also conducted a survey of 100 randomly selected cell phone users. In addition, four focus groups were conducted with NYS residents, three in upstate NY and one in downstate.

Residents were asked their opinions about the importance of health care reform, specific types of reforms and their willingness to pay for reform. Summarizing our findings:

1) Health Care and Health Insurance Issues are Important to NYS Residents

- Nearly 93% of residents interviewed thought it was extremely (59%) or very important (33%) that New York's government leaders work to reduce the cost of health care and health insurance; under 2% thought it was not important.
- 52% thought it was extremely important and 37% very important for New York's government leaders to work to reduce the number of uninsured New Yorkers.

2) Most NYS Residents Favor Expanding Public Health Insurance Coverage

- Some 82% of New York residents favored some form of expanded coverage for families whose incomes are above 100 percent of the Federal Poverty Level (FPL).
- Almost 41% of residents favored expanding coverage for everyone regardless of income level, another 7% favored coverage for persons who made up to 400 percent of the Federal Poverty Level (FPL), 16% 250 percent and 19% up to 150 percent of the FPL.
- Only 18% overall felt coverage should be limited to families at 100 percent of the FPL or less. Support was lower in rural areas where only 29% of residents favored coverage for all, and almost 23% favored coverage only at or below 100 percent of the FPL.

3) NYS Residents' Support for Specific Reforms Varied

- New Yorkers do not support Employer Mandates. Almost 60% of residents in the ESP sample opposed them, although there was a small margin of support among our sample of cell phone users (53%).
- In contrast, some 77% of residents in the ESP sample strongly or somewhat strongly favored a Shared Responsibility model that mandated coverage for everyone. In this case employers would be required to provide coverage for employees, employees would pay part of the premium, and the government would use tax revenues to cover the poor not insured through an employer. Support was also substantial among cell phone users (73%), while support was somewhat lower in the rural sample (65%).
- More than 2/3 of NYS residents (67%) favor offering High Deductible Plans as an option to reduce the number of uninsured.
- There was broad support among survey responders for a Single Payer model to cover the uninsured, favoring a Medicare-like system for all.
- When issues were explored in more depth in focus groups, many participants expressed concerns about the possible implications of reforms for government bureaucracy, the role of private insurers and taxes.

4) Residents Indicate Substantial Willingness-to-Pay for Reform.

- More than 4/5 of New York residents report some degree of willingness to pay higher taxes for reforms that would reduce the uninsured, while more than 3/5 report willingness to pay at least \$50 a year to partially reduce the numbers of uninsured.

Conclusions

Our findings indicate health care costs and coverage are big concerns in New York State. Many feel that public coverage should be expanded to reduce the number of uninsured residents, and they are willing to pay higher taxes for such reforms. Moreover, residents are open to a range of possible solutions, although support varies by type and in particular, many express caution about employer mandates. Focus groups suggest some common concerns with government bureaucracy, the role of private insurers and costs in implementing reforms.

*For the full report, please see <http://www.nyshealthfoundation.org/content/document/detail/1293/>

