National Public Radio/Kaiser Family Foundation/Kennedy School of Government

National Survey on Health Care

June 2002
Chart 1

People’s Experiences With the Health Care System

In the past twelve months, have you or another family member living in your household...

- Postponed seeking health care you felt you needed: 22%
- Had any problems paying medical bills: 21%
- Felt there was a problem with the quality of health care services you received: 15%
- Felt that you needed a prescription drug, but did not get it: 13%
- Been contacted by a collection agency about owing money for medical bills: 12%
- Felt that you needed medical care, but did not get it: 10%
- Tried to get health insurance coverage but were unable to get it: 8%
- Reported experiencing any of the above problems: 44%

Chart 2

People Without Health Insurance More Likely to Report Problems

In the past twelve months, have you or another family member living in your household...

- Postponed seeking health care you felt you needed
  - Uninsured: 41%
  - Insured: 18%

- Had any problems paying medical bills
  - Uninsured: 47%
  - Insured: 15%

- Felt there was a problem with the quality of health care services you received
  - Uninsured: 19%
  - Insured: 14%

- Felt that you needed a prescription drug, but did not get it
  - Uninsured: 27%
  - Insured: 10%

- Been contacted by a collection agency about owing money for medical bills
  - Uninsured: 31%
  - Insured: 8%

- Felt that you needed medical care, but did not get it
  - Uninsured: 28%
  - Insured: 6%

- Tried to get health insurance coverage but were unable to get it
  - Uninsured: 31%
  - Insured: 4%

Source: NPR/Kaiser Family Foundation/Kennedy School of Government Health Care Survey, May 2002 (conducted March 28-May 1, 2002)
Chart 3
Low- and Middle-Income Families
More Likely to Report Problems

In the past twelve months, have you or another family member living in your household...

<table>
<thead>
<tr>
<th>Problem</th>
<th>Less than $25,000 per year</th>
<th>$25,000-$49,999 per year</th>
<th>$50,000 or more per year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Postponed seeking health care you felt you needed</td>
<td>28%</td>
<td>22%</td>
<td>9%</td>
</tr>
<tr>
<td>Had any problems paying medical bills</td>
<td>38%</td>
<td>23%</td>
<td>9%</td>
</tr>
<tr>
<td>Felt there was a problem with the quality of health care services you received</td>
<td>24%</td>
<td>17%</td>
<td>14%</td>
</tr>
<tr>
<td>Felt that you needed a prescription drug, but did not get it</td>
<td>27%</td>
<td>13%</td>
<td>7%</td>
</tr>
<tr>
<td>Been contacted by a collection agency about owing money for medical bills</td>
<td>22%</td>
<td>12%</td>
<td>4%</td>
</tr>
<tr>
<td>Felt that you needed medical care, but did not get it</td>
<td>22%</td>
<td>8%</td>
<td>4%</td>
</tr>
<tr>
<td>Tried to get health insurance coverage but were unable to get it</td>
<td>19%</td>
<td>7%</td>
<td>3%</td>
</tr>
</tbody>
</table>

Hospital and Doctor Bills are Often the Problem

Among the 21% who had problems paying medical bills, reported they were bills for...

- Doctors or other health professionals: 89%
- Hospital: 73%
- Prescription drugs: 38%
- Dental: 36%
- Health insurance premiums: 27%
- Rehabilitation or physical therapy: 21%
- Home care: 10%
- Nursing home: 5%

Source: NPR/Kaiser Family Foundation/Kennedy School of Government Health Care Survey, May 2002 (conducted March 28-May 1, 2002)
Problems Sometimes Have Serious Consequences for Families

Among the 10% who said they *did not get* medical care they felt they needed

- Seriously increased stress: 84%
- Caused a significant loss of time at important activities: 52%
- Caused a painful temporary disability: 44%
- Caused a long-term disability: 29%

Among the 22% who said they *postponed seeking* medical care they felt they needed

- Seriously increased stress: 63%
- Caused a significant loss of time at important activities: 29%
- Caused a painful temporary disability: 41%
- Caused a long-term disability: 18%

Chart 6

Worry About Health Care Cost and Access

How worried are you that … over the next year?

Among all people

- You won’t be able to afford health care services you think you need:
  - Very worried: 23%
  - Somewhat worried: 23%
  - Not too worried: 21%
  - Not at all worried: 33%

- You won’t be able to afford prescription drugs:
  - Very worried: 23%
  - Somewhat worried: 19%
  - Not too worried: 21%
  - Not at all worried: 37%

Among those with health insurance

- Health insurance will become so expensive you won’t be able to afford it:
  - Very worried: 28%
  - Somewhat worried: 23%
  - Not too worried: 17%
  - Not at all worried: 31%

- Your benefits under your current health care plan will be cut back substantially:
  - Very worried: 22%
  - Somewhat worried: 28%
  - Not too worried: 20%
  - Not at all worried: 29%

- You will lose your health insurance benefits:
  - Very worried: 18%
  - Somewhat worried: 16%
  - Not too worried: 21%
  - Not at all worried: 46%

Source: NPR/Kaiser Family Foundation/Kennedy School of Government Health Care Survey, May 2002 (conducted March 28-May 1, 2002)
During the past 12 months, has the amount of money you pay directly each month or have deducted from your paycheck for your health insurance premiums...

- Gone up a little: 35%
- Stayed the same: 39%
- Gone up a lot: 19%
- Gone down: 5%
- Don’t know: 2%

During the past 12 months, has the amount of money you or your family have spent on health care costs not covered by insurance or government benefits, like co-payments or deductibles...

- Gone up a little: 30%
- Stayed the same: 48%
- Gone up a lot: 15%
- Gone down: 3%
- Don’t know: 3%

Source: NPR/Kaiser Family Foundation/Kennedy School of Government Health Care Survey, May 2002 (conducted March 28-May 1, 2002)
A number of factors have been suggested as possible reasons for rising health care costs. For each factor, please tell me whether you feel it is very important, somewhat important, not very important, or not important at all in causing higher health care costs.

- High profits made by drug companies: 71% very important, 19% somewhat important, 7% not very important, 3% not at all important.
- The amount of greed and waste that occurs in the health care system: 67% very important, 22% somewhat important, 7% not very important, 5% not at all important.
- The number of malpractice lawsuits: 59% very important, 23% somewhat important, 12% not very important, 6% not at all important.
- The aging of the population: 56% very important, 33% somewhat important, 8% not very important, 3% not at all important.
- The use of expensive, high-tech medical equipment: 48% very important, 36% somewhat important, 12% not very important, 4% not at all important.
- The use of expensive new drugs: 47% very important, 38% somewhat important, 10% not very important, 5% not at all important.
- Because of health insurance most people have no incentive to look for lower-priced doctors and services: 38% very important, 34% somewhat important, 21% not very important, 6% not at all important.

Source: NPR/Kaiser Family Foundation/Kennedy School of Government Health Care Survey, May 2002 (conducted March 28-May 1, 2002)
Which of the following statements comes closest to expressing your overall view of the health care system in this country?

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

What if your employer gave you the cash amount they would have contributed to your policy, and you had to buy health insurance on your own. Do you think purchasing your own coverage would make it EASIER or HARDER for you to … or wouldn’t it make much difference?

Among those with private insurance through an employer...

Would you prefer to have your employer pay for all or part of your health insurance policy at work, or would you rather buy a health insurance policy yourself, with your employer giving you the cash amount they would have contributed – or doesn’t it make much difference to you?

Would you prefer employer to pay

- 46% Prefer employer to pay
- 38% Rather buy policy with cash
- 13% No difference
- 2% Don’t know

Percent saying “Harder”

<table>
<thead>
<tr>
<th>Activity</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Get a good price for health insurance</td>
<td>78%</td>
</tr>
<tr>
<td>Find or keep health insurance if you are sick</td>
<td>75%</td>
</tr>
<tr>
<td>Handle administrative issues</td>
<td>66%</td>
</tr>
<tr>
<td>Find a good-quality health insurance plan</td>
<td>65%</td>
</tr>
</tbody>
</table>

Source: NPR/Kaiser Family Foundation/Kennedy School of Government Health Care Survey, May 2002 (conducted March 28-May 1, 2002)
If the government were able to spend more on health care, which do you think should be a higher priority...

**Chart 11**

**Mixed Views on Government Health Care Spending Priorities**

<table>
<thead>
<tr>
<th></th>
<th>Providing health insurance to the uninsured</th>
<th>Helping low and moderate income seniors with prescription costs</th>
<th>Don't Know</th>
</tr>
</thead>
<tbody>
<tr>
<td>All</td>
<td>55%</td>
<td>42%</td>
<td>3%</td>
</tr>
<tr>
<td>Age 18-64</td>
<td>58%</td>
<td>40%</td>
<td>2%</td>
</tr>
<tr>
<td>Age 65+</td>
<td>39%</td>
<td>57%</td>
<td>4%</td>
</tr>
<tr>
<td>Democrats</td>
<td>57%</td>
<td>40%</td>
<td>3%</td>
</tr>
<tr>
<td>Independents</td>
<td>58%</td>
<td>40%</td>
<td>2%</td>
</tr>
<tr>
<td>Republicans</td>
<td>47%</td>
<td>50%</td>
<td>3%</td>
</tr>
</tbody>
</table>

As you may know, Medicare does not currently pay for prescription drugs. Do you think the federal government should...?

Would you support or oppose rolling back the tax cut that Congress passed last year and using that money to provide a prescription drug benefit under Medicare for seniors?

Source: NPR/Kaiser Family Foundation/Kennedy School of Government Health Care Survey, May 2002 (conducted March 28-May 1, 2002)
Keeping in mind that there is a limited amount of money in the federal budget that could be used to help seniors pay for prescription drugs, should the government pass a law to cover a large share of prescription drug costs for the lowest-income seniors or should it pass a law that would pay a smaller part of the cost for seniors at all income levels?

**Chart 13**

### Disagreement Over Which Seniors to Help First

<table>
<thead>
<tr>
<th>Scenario</th>
<th>Total</th>
<th>Ages 18-64</th>
<th>Age 65+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cover a large share of prescription drug costs for the lowest income seniors</td>
<td>44%</td>
<td>44%</td>
<td>49%</td>
</tr>
<tr>
<td>Cover a smaller part of the cost for seniors at all income levels</td>
<td>46%</td>
<td>49%</td>
<td>38%</td>
</tr>
<tr>
<td>Medicare program should not pay for prescription drugs</td>
<td>6%</td>
<td>5%</td>
<td>9%</td>
</tr>
</tbody>
</table>

What Constitutes a Good Prescription Drug Benefit for Seniors?

“The average senior citizen takes prescription drugs that cost about $2,000 per year. The president and Congress are considering giving seniors some help with these bills. I am going to read you a list of options for each. Please tell me if you would consider it a good prescription drug benefit for seniors, or if it would leave seniors paying too much of the bill.”

<table>
<thead>
<tr>
<th>Option</th>
<th>Total</th>
<th>Age 18-64</th>
<th>Age 65+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Government pays half</td>
<td>42%</td>
<td>42%</td>
<td>45%</td>
</tr>
<tr>
<td>Government pays _</td>
<td>30%</td>
<td>32%</td>
<td>22%</td>
</tr>
<tr>
<td>Government pays 90%</td>
<td>13%</td>
<td>14%</td>
<td>10%</td>
</tr>
<tr>
<td>All would leave seniors paying too much</td>
<td>7%</td>
<td>6%</td>
<td>9%</td>
</tr>
<tr>
<td>Medicare should not pay for prescription</td>
<td>6%</td>
<td>5%</td>
<td>9%</td>
</tr>
<tr>
<td>drugs</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Don’t know not shown

Source: NPR/Kaiser Family Foundation/Kennedy School of Government Health Care Survey, May 2002 (conducted March 28-May 1, 2002)
Suppose Congress and the president decided on a prescription drug plan for seniors in which the government pays half of the cost of each prescription. What is the most seniors could reasonably be asked to pay per month in premiums for this new Medicare benefit? This is IN ADDITION to their current Medicare premiums and half the cost of each prescription.

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>18-64</th>
<th>65+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medicare should not pay for drugs</td>
<td>6%</td>
<td>5%</td>
<td>9%</td>
</tr>
<tr>
<td>$50-$100 (NET)</td>
<td>34%</td>
<td>35%</td>
<td>28%</td>
</tr>
<tr>
<td>$100</td>
<td>7</td>
<td>7</td>
<td>5</td>
</tr>
<tr>
<td>$75</td>
<td>6</td>
<td>6</td>
<td>3</td>
</tr>
<tr>
<td>$50</td>
<td>21</td>
<td>22</td>
<td>20</td>
</tr>
<tr>
<td>$0-$30 (NET)</td>
<td>53%</td>
<td>54%</td>
<td>55%</td>
</tr>
<tr>
<td>$30</td>
<td>11</td>
<td>12</td>
<td>10</td>
</tr>
<tr>
<td>$20</td>
<td>13</td>
<td>13</td>
<td>15</td>
</tr>
<tr>
<td>$10</td>
<td>17</td>
<td>18</td>
<td>14</td>
</tr>
<tr>
<td>None</td>
<td>12</td>
<td>12</td>
<td>16</td>
</tr>
<tr>
<td>Don’t Know/Refused</td>
<td>7%</td>
<td>6%</td>
<td>8%</td>
</tr>
</tbody>
</table>

Source: ICR/International Communications Research EXCEL National Telephone Omnibus Study, conducted April 5-14, 2002
If you are now 65 years of age or older, or when you reach 65, which of the following amounts is the MOST you would be willing to pay per month in premiums for a drug plan that pays half the cost of each prescription? This would be IN ADDITION to your Medicare premiums and half the cost of each prescription.

### Willingness to Pay for a Medicare Drug Benefit

<table>
<thead>
<tr>
<th>Amount</th>
<th>Total</th>
<th>18-64</th>
<th>65+</th>
</tr>
</thead>
<tbody>
<tr>
<td>$50-$100 (NET)</td>
<td>42%</td>
<td>44%</td>
<td>26%</td>
</tr>
<tr>
<td>$100</td>
<td>12</td>
<td>12</td>
<td>10</td>
</tr>
<tr>
<td>$75</td>
<td>7</td>
<td>7</td>
<td>6</td>
</tr>
<tr>
<td>$50</td>
<td>23</td>
<td>25</td>
<td>10</td>
</tr>
<tr>
<td>$0-$30 (NET)</td>
<td>52%</td>
<td>50%</td>
<td>69%</td>
</tr>
<tr>
<td>$30</td>
<td>11</td>
<td>12</td>
<td>10</td>
</tr>
<tr>
<td>$20</td>
<td>11</td>
<td>11</td>
<td>14</td>
</tr>
<tr>
<td>$10</td>
<td>14</td>
<td>14</td>
<td>15</td>
</tr>
<tr>
<td>None</td>
<td>16</td>
<td>13</td>
<td>30</td>
</tr>
<tr>
<td>Don’t Know/Refused</td>
<td>6%</td>
<td>6%</td>
<td>6%</td>
</tr>
</tbody>
</table>

Chart 17

Most Important Problem/Issue

What do you think are the two most important issues for the government to address?

- Economy: 23%
- War: 20%
- Health Care: 19%
- Government/Political Issues: 16%
- Terrorism: 15%
- Education: 12%
- Taxes: 9%
- Security/Safety: 8%
- Crime: 7%
- Social Security: 6%

What do you think are the two most important problems facing the country today?

- Economy: 37%
- Terrorism: 29%
- War: 21%
- Crime: 16%
- Health Care: 10%
- Government/Political Issues: 9%
- Moral/Religious Values: 9%
- Education: 7%
- Security/Safety: 6%
- Taxes: 3%

Note: open-ended responses collected

Source: NPR/Kaiser Family Foundation/Kennedy School of Government Health Care Survey, May 2002 (conducted March 28-May 1, 2002)
Now thinking specifically about health care...

What are the two most important health care issues for the government to address?

Access to health care/insurance: 54%
Cost of health care/insurance/prescription drugs: 28%
Prescription drugs: 10%
Problems with health insurance companies: 8%
Cancer: 6%

What are the two most important health care problems facing the country today?

Cost of health care/insurance/prescription drugs: 44%
Access to health care/insurance: 43%
Cancer: 11%
Problems with health insurance companies: 8%
HIV/AIDS: 8%
Prescription drugs: 6%
Health Insurance professionals shortage/quality: 5%

Note: open-ended responses collected

Options for Expanding Access to Health Care

Percent who favor different ways to guarantee health care for more Americans…

<table>
<thead>
<tr>
<th>Option</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Expanding state government programs for low-income people, such as Medicaid and the Children’s Health Insurance Program, to provide coverage for people without health insurance</td>
<td>84%</td>
</tr>
<tr>
<td>Expanding neighborhood health clinics</td>
<td>80%</td>
</tr>
<tr>
<td>Requiring businesses to offer private health insurance for their employees</td>
<td>76%</td>
</tr>
<tr>
<td>Offering uninsured Americans income tax deductions, tax credits, or other financial assistance to help them purchase private health insurance on their own</td>
<td>73%</td>
</tr>
<tr>
<td>A national health plan, financed by taxpayers, in which all Americans would get their insurance from a single government plan</td>
<td>40%</td>
</tr>
</tbody>
</table>

Independents Closer to Democrats than Republicans on Many Health Care Issues – Expanding Access

- Favor expanding state government programs for low-income people: Democrats 89%, Independents 86%, Republicans 73%
- Favor expanding neighborhood health clinics: Democrats 86%, Independents 84%, Republicans 71%
- Favor requiring businesses to offer insurance to their employees: Democrats 82%, Independents 75%, Republicans 67%
- Favor offering the uninsured tax credits to purchase private insurance: Democrats 74%, Independents 75%, Republicans 69%
- Favor a national health plan financed by taxpayers: Democrats 46%, Independents 45%, Republicans 28%

Source: NPR/Kaiser Family Foundation/Kennedy School of Government Health Care Survey, May 2002 (conducted March 28-May 1, 2002)
Independents Closer to Democrats than Republicans on Many Health Care Issues – Prescription Drugs

- Support rolling back the tax cut to help seniors pay for prescription drugs:
  - Democrat: 78%
  - Independent: 64%
  - Republican: 52%

- Prefer expanding Medicare to pay for part of prescription drug costs:
  - Democrat: 71%
  - Independent: 72%
  - Republican: 58%

- Prefer helping seniors buy private insurance to pay for prescription drugs:
  - Democrat: 23%
  - Independent: 22%
  - Republican: 33%

Source: NPR/Kaiser Family Foundation/Kennedy School of Government Health Care Survey, May 2002 (conducted March 28-May 1, 2002)