

The Star-Ledger/Eagleton-Rutgers Poll

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RELEASE INFORMATION

A story based on the survey findings presented in this release and background memo will appear in Sunday's *Star-Ledger*. We ask users to properly attribute this copyrighted information to "*The Star-Ledger/Eagleton Poll*."

HEALTH CARE ISSUES: THE VIEW FROM NEW JERSEY SUPPORT FOR DRASTIC HEALTH CARE CHANGES AND UNIVERSAL COVERAGE DECLINES

During the last two years there has been a shift in New Jerseyans' opinions about the nation's health care system, from support for major changes to a more moderate approach. The percentage of state residents who feel the country's health care system needs to be completely rebuilt has declined 12 percentage points from 50 to 38 percent. In addition, while 8-in-10 New Jerseyans support legislation that will ensure health care coverage for every American, this is a decline of 10 percentage points from two years ago when 9-in-10 supported this policy.

Health care is out of reach for about 3-in-10 households in New Jersey where someone needed medical care in the past five years and did not get it because they could not afford it. Also, in about 1-in-5 households someone received health care in the past five years, but was not able to pay for it.

The *Star-Ledger/Eagleton* Poll conducted by telephone with 801 New Jersey adults from August 30 to September 6 also indicates a trend toward increased employee contributions for employer paid health care.

"Although many New Jerseyans are faced with increasing costs for health care coverage, support for substantial changes in the system have decreased rather than increased during the last two years," commented Janice Ballou, Director of the Poll. "The national debate over health care

apparently has not convinced New Jersey residents that the suggested reforms offered a solution to the weaknesses in the current system."

OPINIONS AND INFORMATION ABOUT HEALTH CARE REFORM

Two years ago half of New Jersey residents felt that "our health care system has so much wrong with it that we need to completely rebuild it." Support for this approach to healthcare reform has declined 12 percentage points to 38 percent. In comparison, there has been a 7 percentage point increase — from 41 to 48 percent — in the number of New Jerseyans who feel that "there are some good things in our health care system, but fundamental changes are needed to make it work better," and a 5 percentage point increase--from 8 to 13 percent--in those who feel only minor changes are needed to make the system work better.

While a solid majority of New Jerseyans still support universal health care, there has been a decline of 10 percentage points in the number who agree that "legislation is needed to ensure that every American has coverage for all medical expenses including doctor visits and hospital care." In 1992, 89 percent agreed strongly (70%) or mildly (19%) that comprehensive coverage was needed compared to 79 percent in the current poll who agree with this statement strongly (60%) or mildly (19%).

Residents who voted for President Clinton in 1992 (89%) and those who do not currently have health insurance coverage (93%) are more likely than other residents to agree that comprehensive coverage is necessary.

Currently 2-in-3 New Jerseyans say they have read or heard a great deal (20%) or some (46%) about the different programs to provide health care to those who can't afford it. This is an increase of 6 percentage points from 1992 when 60 percent said that they have read or heard a great deal (20%) or some (40%) about these programs.

PROFILE OF HEALTH CARE COVERAGE

Overall, 87 percent of New Jersey residents have some type of health insurance compared to 13 percent who do not have any coverage. Fifty-four percent have health insurance that is provided by their employer, 17 percent purchase their own, 11 percent have some type of government health

insurance, and 5 percent have some other type of health insurance. New Jerseyans between the ages of 18 and 29 (23%) are more likely than those who are 30-49 (14%), 50-64 (10%), or 65 or older (3%) to not have health insurance coverage. Also, those with household incomes of \$30,000 or less (21%) are more likely not to be insured than those whose household incomes are between \$30,001 and \$50,000 (7%) or over \$50,000 (5%).

Among those who have employer provided health insurance, 66 percent share the cost of the coverage with their employer, 28 percent have all of the health insurance paid for by the employer, and 4 percent pay all of the cost of this insurance. These percentages indicate a shift to more cost sharing of health insurance payments in the past two years. There has been a 9 percentage point increase in those who share costs (57% to 66%) and a 9 percentage point decline in those who are having all of their coverage paid for by their employer (37% to 28%).

Eighty-one percent of those who have health insurance coverage are very (47%) or somewhat (34%) satisfied with their coverage.

ACCESS TO HEALTH CARE

In the past five years, someone in 28 percent of New Jersey households has not received health care because they felt that they could not afford it. Those who do not have any type of health insurance (74%) are the most likely to say that they have not gone for health care because of the cost. However, about one-in-five New Jerseyans who buy their own insurance (24%), have employer provided insurance (22%), or have government provided insurance (19%) report that they have not been able to afford health care in the past five years.

In addition, in the past five years someone in 19 percent of New Jersey households received health care and did not pay for it because they could not afford it or because they did not have enough health insurance. Those who do not have any type of health insurance (49%) are the most likely to say that they have not been able to pay for the health care they received. However, about one-in-six New Jerseyans who buy their own insurance (14%), have employer provided insurance (16%), or have government provided insurance (13%) report that they have received health care in the past five years and could not pay for it.

HEALTH CARE COST TRADE-OFFS

Overall, when they are given four different health care situations, New Jerseyans are not willing to trade-off choices or services to keep down the cost of health care. Seventy-nine percent say they would rather pay more and have a personal physician they choose compared to 16 percent who are willing to pay less and have a physician assigned by a government or private clinic. Seventy-two percent prefer to pay more and use a hospital they select rather than pay less and be required to use a hospital selected by their insurance plan (22%). Also, 66 percent say they would pay more to have the latest medical technology in their own community instead of paying less and having this technology available in a regional center (28%). Sixty-five percent prefer paying more for non-emergency medical care and getting it right away rather than paying less and waiting longer for this care (26%).

Overall, people who do not have any health care coverage at this time are more likely to say they will pay less and receive the reduced choices and services offered in these four options. Also, people who voted for President Clinton in 1992 are generally more likely to support the reduced cost and reduced service choices.

Since 1992 the percentage of state residents agreeing to pay more to have a personal physician has remained about the same. There has been a six percentage point decline in those who say they would pay more to select their own hospital from 78 to 72 percent. However, there has been a 13 percentage point increase — from 52 to 65 percent — in the number of New Jerseyans who say they would rather pay more to get non-emergency medical care right away. Also, the number of New Jerseyans who are willing to pay more to have the latest technology in their own community has increased 20 percentage points from 46 percent in 1992 to 66 percent in the current poll.

NOTE: The 1992 questions are from a comprehensive study of health care issues that was sponsored by the Citizens Committee on Biomedical Ethics and conducted by Eagleton using a similar methodology to this survey.

BACKGROUND MEMO — RELEASE SL/EP49-4 (EP99-4), SUNDAY, OCTOBER 2, 1994

The latest *Star-Ledger/Eagleton* Poll was conducted between August 30 and September 6, 1994, when a random sample of 801 New Jerseyans, 18 years and older, was interviewed by telephone. Figures based on this sample size are subject to a sampling error of about ± 3.5 percent at a 95 percent confidence interval.

Sampling error is the probable difference in results between interviewing everyone in the population versus a scientific sample taken from that population. Sampling error does not take into account other possible sources of error inherent in any study of public opinion. The questions and figures referred to in this release are presented below. The location of each question on the actual questionnaire is in brackets.

"Which of the following three statements comes closest to expressing your opinion of the health care system in this country: On the whole, the health care system works pretty well and only minor changes are necessary to make it work better, there are some good things in our health care system, but fundamental changes are needed to make it work better, or our health care system has so much wrong with it that we need to completely rebuild it?" [Q.47]

	<u>Minor Changes</u>	<u>Fundamental Changes</u>	<u>Completely Rebuild</u>	<u>Don't Know</u>	<u>Total</u>	<u>(n)</u>
September, 1994	13%	48%	38%	1%	100%	(801)
<i>Knowledge</i>						
<i>About Health Care</i>						
--Great deal	20	45	35	1	101	(188)
--Some	14	52	33	1	100	(381)
--Not much	12	49	36	2	99	(161)
--Nothing	1	33	64	2	100	(66)
<i>1992 Vote Choice</i>						
--Clinton	5	50	45	1	101	(261)
--Bush	28	50	20	2	100	(227)
--Perot	13	45	42	1	101	(81)
<i>Party ID</i>						
--Democrat	8	48	43	1	100	(245)
--Independent	10	50	40	1	101	(323)
--Republican	24	48	26	2	100	(203)
<u>PAST SURVEYS*</u>						
October, 1992	8	41	50	1	100	(600)

*The October, 1992 survey was sponsored by the Citizens Committee for Biomedical Ethics.

"In the past five years, have you or anyone in your household needed health care and not gone for it because you felt you could not afford it?" [Q.48]

	<u>Yes</u>	<u>No</u>	<u>Don't Know</u>	<u>Total</u>	<u>(n)</u>
September, 1994	28%	71%	1%	100%	(801)
<i>Type of Insurance Coverage</i>					
--Buy own	24	76	--	100	(142)
--Employer provided	22	78	1	101	(454)
--Government provided	19	81	--	100	(85)
--No insurance coverage	74	26	--	100	(77)
<i>Race</i>					
--White	24	76	--	100	(646)
--Non-white	47	53	1	101	(135)
<u>PAST SURVEYS*</u>					
October, 1992	26	74	--	100	(600)

"And, in the past five years have you or anyone in your household gone for health care but not pay for it because you could not afford it or you did not have enough health insurance?" [Q.49]

	<u>Yes</u>	<u>No</u>	<u>Don't Know</u>	<u>Total</u>	<u>(n)</u>
September, 1994	19%	79%	1%	99%	(801)
<i>Total Household Income</i>					
--\$20,000 or less	32	64	4	100	(115)
--\$20,001 - \$30,000	26	72	2	100	(105)
--\$30,001 - \$50,000	19	81	--	100	(203)
--Over \$50,000	10	89	--	99	(282)
<i>Race</i>					
--White	15	84	1	100	(646)
--Non-white	37	61	2	100	(135)
<i>Type of Insurance Coverage</i>					
--Buy own	14	85	2	101	(142)
--Employer provided	16	84	--	100	(454)
--Government provided	13	87	--	100	(85)
--No insurance coverage	49	45	6	100	(77)
<u>PAST SURVEYS*</u>					
October, 1992	16	83	1	100	(600)

"Do you buy your own health insurance, is it provided by your employer, by the government, do you get it in some other way, or don't you have any health insurance? (IF MORE THAN ONE SOURCE IS NAMED, PROBE: Which health insurance provides most of your coverage?)" [Q.50]

	<u>Buy Own</u>	<u>Employer Provided</u>	<u>Government</u>	<u>Other</u>	<u>Do Not Have Insurance</u>	<u>Don't Know</u>	<u>Total</u>	<u>(n)</u>
September, 1994	17%	54%	11%	5%	13%	--	100%	(801)
<i>Total Household Income</i>								
--\$20,000 or less	29	20	28	2	21	1%	101	(115)
--\$20,001 - \$30,000	10	51	13	3	21	2	100	(105)
--\$30,001 - \$50,000	8	73	8	4	7	--	100	(203)
--Over \$50,000	12	73	3	6	5	--	99	(282)
<i>Age</i>								
--18 - 29	8	54	6	10	23	--	101	(156)
--30 - 49	10	69	5	3	14	--	101	(325)
--50 - 64	19	58	10	3	10	--	100	(154)
--65 and older	38	21	32	5	3	2	101	(152)
<i>Race</i>								
--White	18	54	12	5	9	1	99	(646)
--Non-white	11	51	8	3	27	--	100	(135)
<u>PAST SURVEYS*</u>								
October, 1992	16	57	12	3	10	1	99	(600)

AMONG THOSE WHO HAVE EMPLOYER PROVIDED INSURANCE:

"Do you pay all of the cost for this insurance, do you and your employer share the cost, or does your employer pay all of the cost for this insurance?" [Q.51a]

	<u>Pay All The Cost</u>	<u>Employer/Employee Share Cost</u>	<u>Employer Pays All Of The Cost</u>	<u>Don't Know</u>	<u>Total</u>	<u>(n)</u>
September, 1994	4%	66%	28%	1%	99%	(454)
<u>PAST SURVEYS*</u>						
October, 1992	5	57	37	1	100	(342)

AMONG THOSE WHO HAVE GOVERNMENT PROVIDED INSURANCE:

"Is your health care paid for by Medicare, Medicaid, by the military service, or do you have some other type of government paid health care?" [Q.51b]

	<u>Medicare</u>	<u>Medicaid</u>	<u>Military Service</u>	<u>Other</u>	<u>Don't Know</u>	<u>Total</u>	<u>(n)</u>
September, 1994	66%	12%	9%	12%	1%	100%	(85)**
<u>PAST SURVEYS*</u>							
October, 1992	54	25	12	4	4	99	(72)

AMONG THOSE WHO HAVE HEALTH INSURANCE:

"Overall, how satisfied are you with the health insurance coverage you have--very satisfied, somewhat satisfied, not very satisfied, or not at all satisfied?" [Q.52]

	<u>Very Satisfied</u>	<u>Somewhat Satisfied</u>	<u>Not Very Satisfied</u>	<u>Not At All Satisfied</u>	<u>Don't Know</u>	<u>Total</u>	<u>(n)</u>
September, 1994	47%	34%	9%	7%	3%	100%	(722)
<i><u>Type of Insurance Coverage</u></i>							
--Buy own	40	36	8	10	5	99	(142)
--Employer provided	47	34	9	7	2	99	(454)
--Government provided	50	33	12	3	2	100	(85)

"How much have you read or heard about different programs to provide health care to those who can't afford it--a great deal, some, not much, or nothing at all?" [Q.53]

	<u>Great Deal</u>	<u>Some</u>	<u>Not Much</u>	<u>Nothing At All</u>	<u>Don't Know</u>	<u>Total</u>	<u>(n)</u>
September, 1994	20%	46%	23%	11%	1%	101%	(801)
<i><u>Type of Insurance Coverage</u></i>							
--Buy own	20	47	20	11	1	99	(142)
--Employer provided	20	48	22	10	--	100	(454)
--Government provided	25	51	17	6	1	100	(85)
--No insurance coverage	18	27	32	20	2	99	(77)
<i><u>Party ID</u></i>							
--Democrat	16	48	22	13	1	100	(245)
--Independent	21	44	25	10	1	101	(323)
--Republican	24	50	19	8	--	101	(203)
<u>PAST SURVEYS*</u>							
October, 1992	20	40	25	14	1	100	(600)

**Please note that because of the small number of respondents in these group the difference between 1992 and 1994 are within the margin of error.

"Do you agree or disagree that legislation is needed to ensure that every American has coverage for all medical expenses including doctor visits and hospital care? Do you strongly or mildly (agree/disagree)?" [Q.54]

	<u>Strongly Agree</u>	<u>Mildly Agree</u>	<u>Mildly Disagree</u>	<u>Strongly Disagree</u>	<u>Don't Know</u>	<u>Total</u>	<u>(n)</u>
September, 1994	60%	19%	10%	9%	3%	101%	(801)
<u>Party ID</u>							
--Democrat	73	16	5	3	3	100	(245)
--Independent	59	23	10	7	2	101	(323)
--Republican	45	18	16	17	4	100	(203)
<u>Race</u>							
--White	56	21	10	10	3	100	(646)
--Non-white	76	12	6	3	3	100	(135)
<u>Type of Insurance Coverage</u>							
--Buy own	55	22	5	10	8	100	(142)
--Employer provided	56	21	12	10	1	100	(454)
--Government provided	57	21	6	11	4	99	(85)
--No insurance coverage	82	11	4	1	3	101	(77)
<u>1992 Vote Choice</u>							
--Clinton	74	15	6	3	2	100	(261)
--Bush	38	22	14	22	4	100	(227)
--Perot	54	23	12	9	2	100	(81)
<u>PAST SURVEYS*</u>							
October, 1992	70	19	4	6	1	100	(600)

"There are a variety of things that could be done that might help to keep down the cost of health care. Would you: rather pay more for health care and have the latest medical technology available in your own community, pay less and have the latest medical technology available only in regional centers which may not be in your own community, or don't know?"

[Q.55a]

	<u>Pay More And Have Latest Medical Technology In Own Community</u>	<u>Pay Less And Have Medical Technology Available Only In Regional Centers</u>	<u>Don't Know</u>	<u>Total</u>	<u>(n)</u>
September, 1994	66%	28%	6%	100%	(801)
<u>Type of Insurance Coverage</u>					
--Buy own	69	24	7	100	(142)
--Employer provided	67	28	5	100	(454)
--Government provided	62	30	9	101	(85)
--No insurance coverage	60	35	5	100	(77)
<u>1992 Vote Choice</u>					
--Clinton	64	30	6	100	(261)
--Bush	67	28	5	100	(227)
--Perot	57	39	4	100	(81)
<u>PAST SURVEYS*</u>					
October, 1992	46	49	5	100	(600)

"Would you rather pay less for non-emergency medical care but wait longer to get it, pay more for non-emergency medical care and get it right away, or don't know?" [Q.55b]

	<u>Pay More For Non-emergency Care And Get right Away</u>	<u>Pay Less For Non-emergency Care And Wait Longer</u>	<u>Don't Know</u>	<u>Total</u>	<u>(n)</u>
September, 1994	65%	26%	9%	100%	(801)
<i><u>Type of Insurance Coverage</u></i>					
--Buy own	70	21	9	100	(142)
--Employer provided	69	24	7	100	(454)
--Government provided	53	27	20	100	(85)
--No insurance coverage	53	38	10	101	(77)
<i><u>1992 Vote Choice</u></i>					
--Clinton	60	32	8	100	(261)
--Bush	69	20	11	100	(227)
--Perot	71	22	7	100	(81)
<u>PAST SURVEYS*</u>					
October, 1992	52	42	6	100	(600)

"Would you rather pay more and have a personal physician that you have chosen, pay less and have a physician assigned to you by a government or private clinic, or don't know?" [Q.55c]

	<u>Pay More And Choose Personal Physician</u>	<u>Pay Less And Have Physician Assigned</u>	<u>Don't Know</u>	<u>Total</u>	<u>(n)</u>
September, 1994	79%	16%	5%	100%	(801)
<i><u>Type of Insurance Coverage</u></i>					
--Buy own	81	14	5	100	(142)
--Employer provided	83	13	3	99	(454)
--Government provided	76	21	3	100	(85)
--No insurance coverage	58	30	12	100	(77)
<i><u>1992 Vote Choice</u></i>					
--Clinton	79	17	4	100	(261)
--Bush	84	11	5	100	(227)
--Perot	82	15	3	100	(81)
<u>PAST SURVEYS*</u>					
October, 1992	77	21	2	100	(600)

"Would you rather pay more and have the option to use a hospital you select, pay less and be required to use a hospital selected by your insurance plan, or don't know?" [Q.55d]

	<u>Pay More Select Hospital</u>	<u>Pay Less And Be Required To Use A Hospital Selected By Insurance Plan</u>	<u>Don't Know</u>	<u>Total</u>	<u>(n)</u>
September, 1994	72%	22%	6%	100%	(801)
<i><u>Type of Insurance Coverage</u></i>					
--Buy own	72	20	7	99	(142)
--Employer provided	76	18	6	100	(454)
--Government provided	69	24	7	100	(85)
--No insurance coverage	58	38	4	100	(77)
<i><u>1992 Vote Choice</u></i>					
--Clinton	77	17	5	99	(261)
--Bush	76	18	6	100	(227)
--Perot	77	15	8	100	(81)
<u>PAST SURVEYS*</u>					
October, 1992	78	20	2	100	(600)