



New Jersey Health Care Opinion Poll: Public Concerns and Support for Reform

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Like the nation as a whole, New Jersey faces growing health care costs and a rising number of people without health insurance. Leadership in states from Massachusetts to California have advanced reforms of their health care systems. The Rutgers Center for State Health Policy conducted a statewide poll in June and July of this year to gauge the extent to which New Jersey residents perceive the need for health care reform, identify public concerns about the health care system, and assess what reforms state residents may support. This *Facts & Findings* summarizes the responses of over 1,100 adults selected to represent the views of New Jersey residents (see the *How the Poll Was Conducted* box on page 3). Additional findings and details about poll methods can be found at www.cshp.rutgers.edu.

The poll finds that New Jersey residents express deep concerns about health care in the state, and most want state government leaders to address rising costs, the uninsured, and quality of care. More than half of the public say they are willing to accept higher taxes “so that everyone in New Jersey has health insurance they can’t lose.”

Majorities of state residents voice support for a broad range of possible reforms, including mandating that employers help pay for coverage, requiring individuals to have coverage, and expanding programs such as Medicaid and NJ FamilyCare that cover low-income populations. No single reform idea gets significantly more support than others, and few say that they have heard or read more than a little bit about reform options. While there appears to be a consensus for change, the preferred direction for reform is less clear.

Affordability and Coverage Top List of Health Care Concerns

The majority of the public expresses worries about their own health care and coverage arrangements. The cost of health care stands out as a major source of concern. In fact, concerns about the affordability of health care exceed fears of being a victim of a violent crime or terrorist attack, not being able to pay rent or a mortgage, and job security (Chart 1).

- Two-thirds of the public are worried about being able to afford the health care they need and 82% are worried about having to pay more for their care or coverage.
- Nearly half (47%) are “somewhat” or “very” worried about losing their health insurance.
- Large numbers of state residents also express concerns about health care quality, access to care, the ability of hospitals to respond to a major emergency, and potential of hospital closures.

Chart 1: Concerns About Major Issues

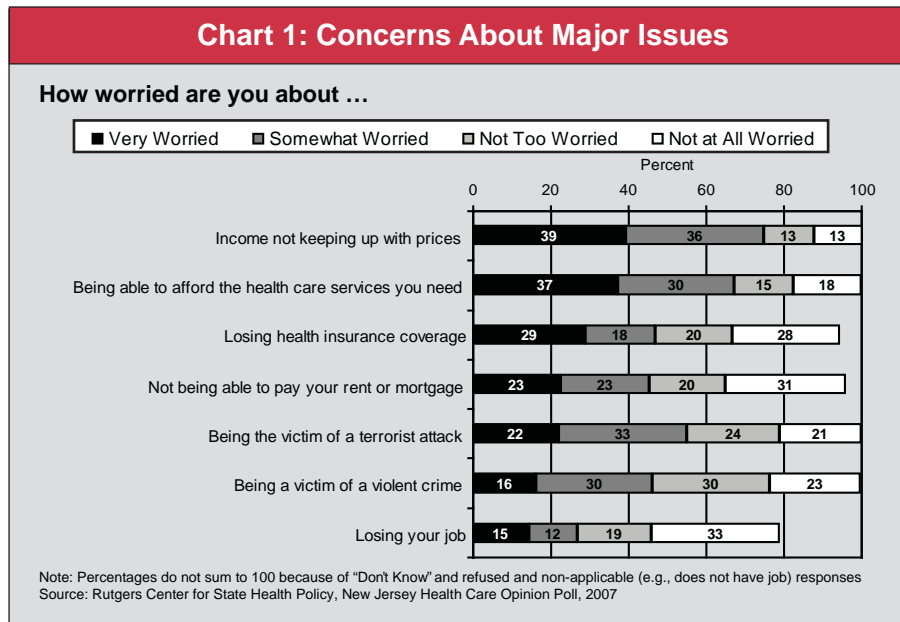
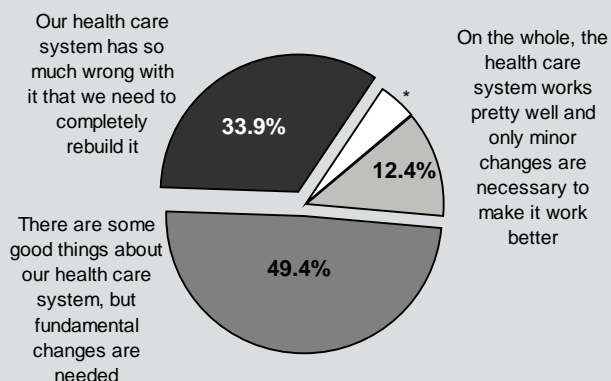


Chart 2: Need for Reform

Which of the following three statements comes closest to expressing your overall view of the health care system in New Jersey?



* "Don't Know" and refused responses
Sources: Rutgers Center for State Health Policy, New Jersey Health Care Opinion Poll, 2007

uninsured state residents. About 15% say it is only “somewhat important” or not important for the state to address coverage for the uninsured.

- Nearly as many state residents also want action on prescription drug benefits for seniors and policies to address medical errors.

Willingness to Pay Higher Taxes

About half of the public say they are willing to pay at least \$500 per year

Public Sees Need for Reform, Wants Governor and Legislature to Act

There is a near consensus in New Jersey that state lawmakers should make health care issues a top priority, and most want policymakers to go beyond making minor changes and consider significant reforms. One-in-three (34%) state residents agree that health care in New Jersey has so much wrong with it that we need to “completely rebuild it”, and another 49% said that some aspects of the system are worth keeping but that it needs “fundamental changes” (Chart 2).

Almost all state residents say that New Jersey government leaders should act to address health care problems, and possibly with a sense of urgency (Chart 3).

- 57% say it is “extremely important” and another 35% say it is “very important” for state leaders to address rising health costs. Less than one in ten says it is only “somewhat important” or not at all important for government to deal with cost issues.
- Half say it is “extremely important” and 35% say it is “very important” for government to address the problem of medically

in additional taxes “so that everyone in New Jersey has health insurance they can’t lose,” with another one-in-ten willing to accept a more modest tax hike (Chart 4).

Most Support a Broad Range of Reforms

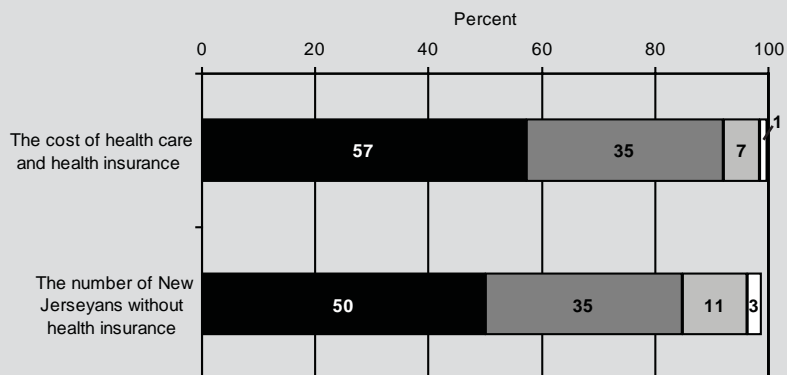
Large majorities of New Jerseyans voice support for a broad range of reforms:

- 88% favor requiring large employers to help pay for coverage.
- 83% favor expanding New Jersey’s programs covering low-income residents, such as Medicaid and NJ FamilyCare.

Chart 3: Support for NJ Government Action This Year

How important will it be for New Jersey’s government leaders to address ... this year?

■ Extremely Important ■ Very Important □ Somewhat Important □ Not Important



Note: Percentages do not sum to 100 because of “Don't Know” and refused responses
Source: Rutgers Center for State Health Policy, New Jersey Health Care Opinion Poll, 2007

- 74% favor requiring all New Jersey residents to have coverage, with the government helping those who cannot afford premiums.

When asked about potential negative tradeoffs of specific proposals, support declines:

- Support for requiring employers to help pay for coverage drops by more than half, to 39%, if it meant that some would lose their jobs so others could have coverage.
- In contrast, support for expanding state coverage programs for low-income groups drops by about a third, to 53%, if expanding programs would require higher taxes.

While the public is prepared to embrace many possible reform ideas, only about a quarter say that they have heard or read more than a little bit about reform proposals in New Jersey. This finding suggests that the public is willing to look at many options, but that they may not yet have considered them in depth.

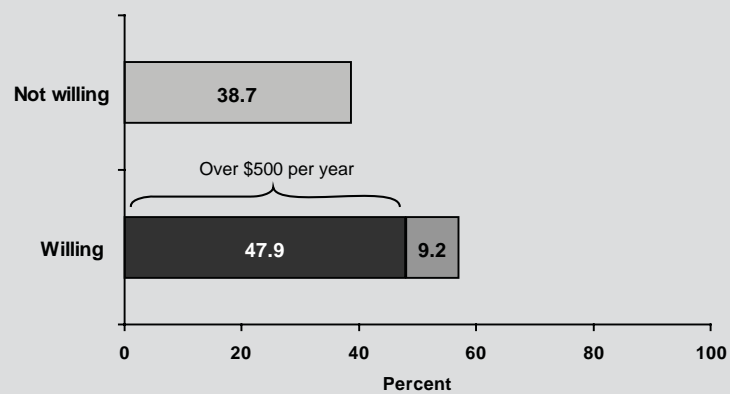
Other Policy Changes Supported

The public expresses significant support for selected policy ideas to make coverage more affordable. More than half of the public supports using tax dollars to subsidize coverage for low-income people or those with high medical expenses, and most support creating new mechanisms for achieving more affordable coverage. High-deductible health plans, which have comparatively low premiums but require individuals and families to pay more for the cost of their care before insurance begins, receive less support (41%).

The public also supports state regulations governing how private insurance companies may set premiums. Few state residents (15% or less) want government to allow insurance companies to base premiums on age, health status, or whether coverage is purchased by an employer or individual. In contrast, about two-thirds would want state regulations to permit insurance companies to charge higher premiums to smokers and

Chart 4: Willingness to Pay Higher Taxes

Would you be willing or not willing to pay higher taxes so that everyone in New Jersey has health insurance they can't lose, no matter what?



Note: "Don't Know" and refused responses not shown
Sources: Rutgers Center for State Health Policy, New Jersey Health Care Opinion Poll, 2007

nearly a third would permit higher premiums for people who are overweight.

Conclusion

The New Jersey Health Care Opinion Poll reveals discontent with the status quo, and a very high level of demand for policymakers to address health care problems in the state. High levels of support across a broad range of possible reforms, coupled with reports that few have read or heard much about reform proposals, suggest that Garden State residents have not yet made up their minds about the best way to proceed. It is clear, however, that the New Jersey public is eager for a robust debate about how the state can best address its troubled health care system.

How the Poll Was Conducted

The New Jersey Health Care Opinion Poll included 1,104 adults selected to represent the views of adults in the state. Like other public opinion studies, the New Jersey Health Care Opinion Poll drew a scientific sample of landline telephone numbers to identify eligible respondents. In addition, the poll included 300 respondents who rely exclusively or mainly on wireless phones. This group is often excluded from other national and regional polls. The poll was conducted between June 1 and July 9, 2007 and has a statistical margin of error of +/- 3%. Complete poll results and more information about how the poll was conducted are available at www.cshp.rutgers.edu.

CSHP's Facts & Findings

This is the eighth in a series of *Facts & Findings* from Rutgers Center for State Health Policy. These briefs highlight findings from major research initiatives at the Center, including the New Jersey Family Health Survey, the New Jersey State Physician Census, and the New Jersey Health Care Opinion Poll.

CSHP's Facts & Findings Series:

New Jersey Health Care Opinion Poll: Public Concerns and Support for Reform, October 2007

Accuracy of Available Data on the Supply of Patient Care Physicians in New Jersey, April 2007

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New Jersey Physician Participation in Medicaid and NJ Family Care, March 2006.

Non-Group Health Insurance in New Jersey, July 2004.

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